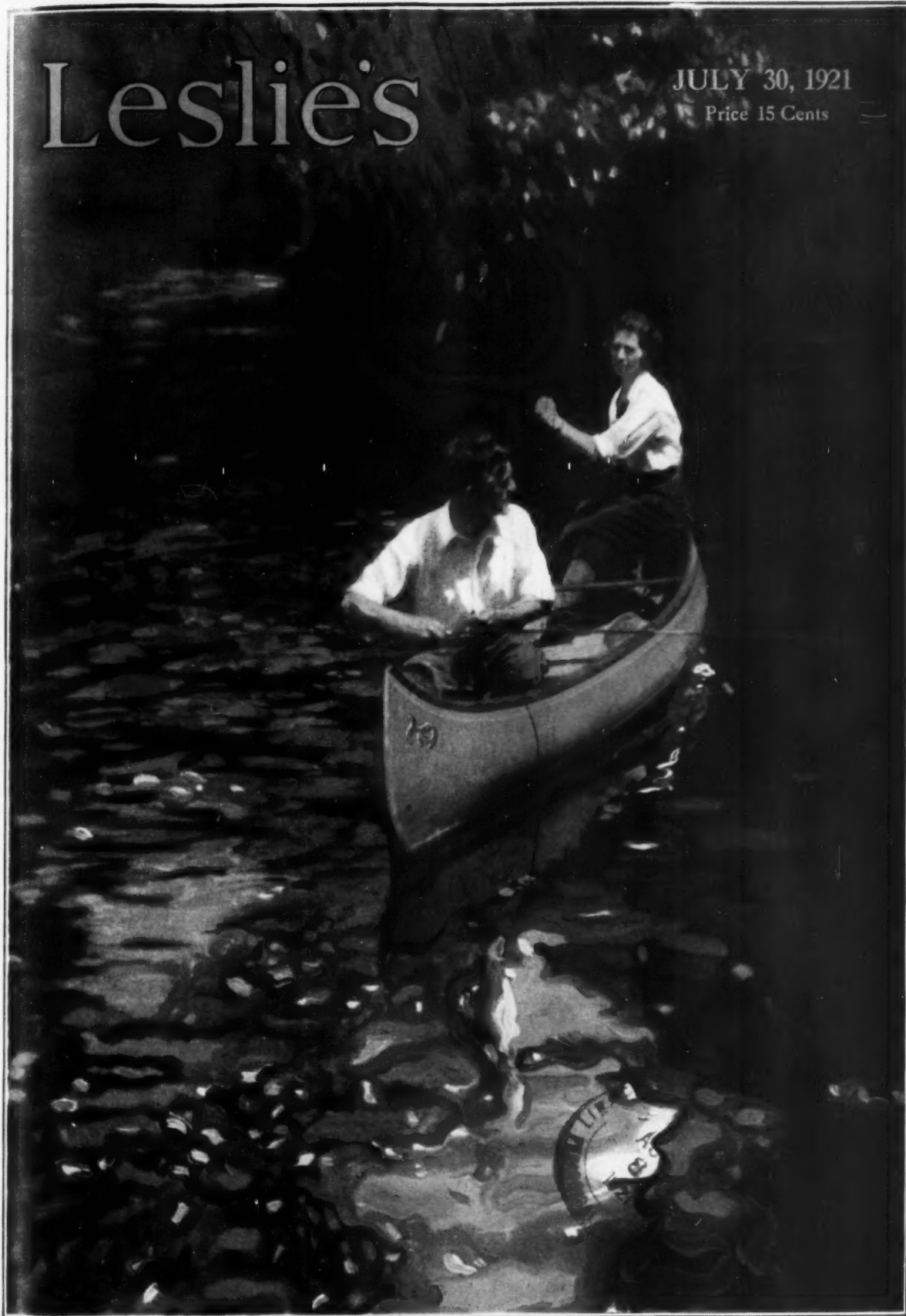


Leslie's

JULY 30, 1921

Price 15 Cents



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hour? It is excellent **DISCIPLINE** to do it weekly.
Make happiness a routine matter.

Cut out *gloom*.

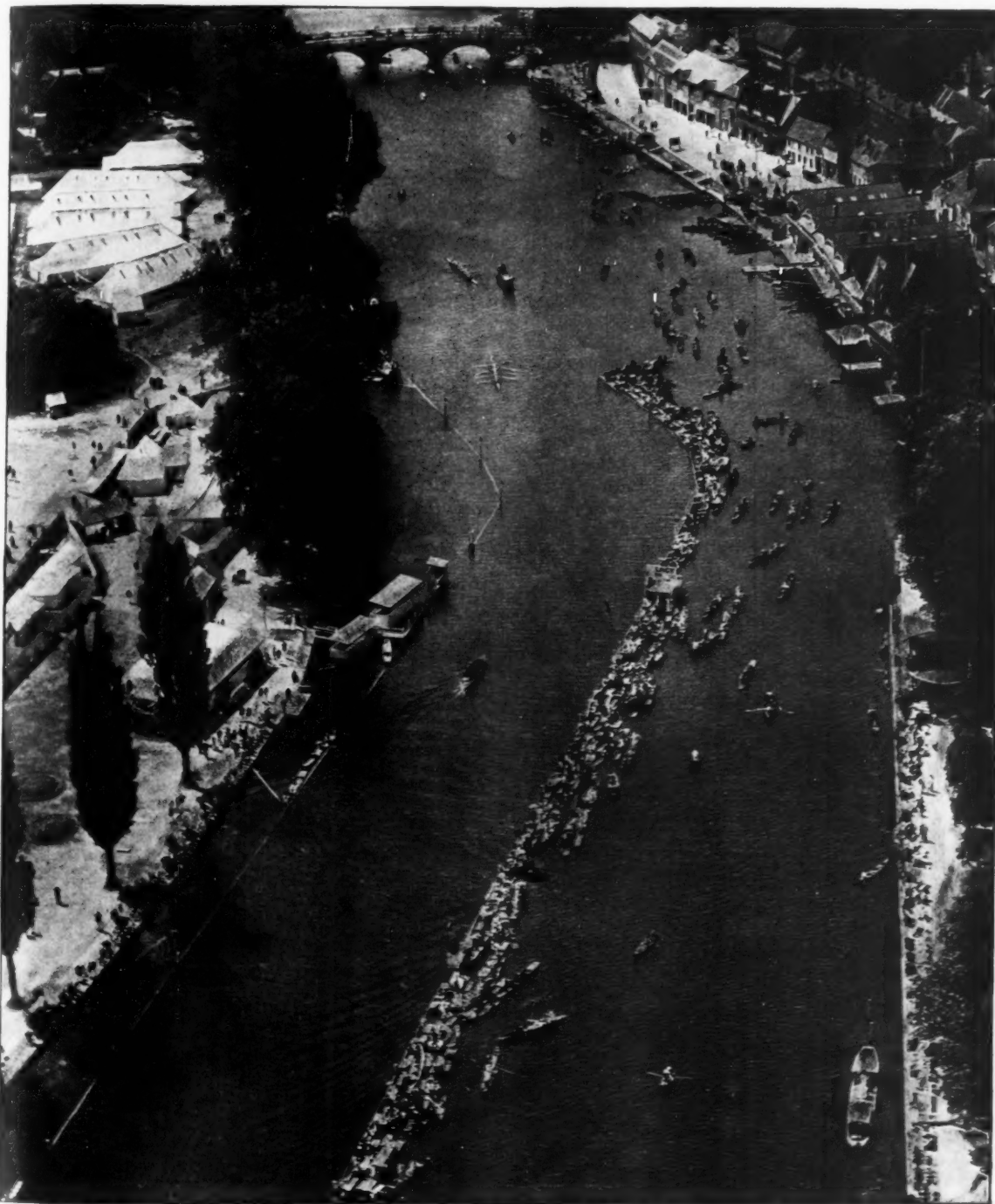
Cut out the **COUPON**.

Judge

Leslie's

THE OLDEST ILLUSTRATED WEEKLY
NEWSPAPER IN THE UNITED STATES

July 30 and August 6, 1921



INTERNATIONAL

Classic Henley from the Sky

Here is a unique and remarkable view of England's aquatic Mecca taken from an airplane. It was made during the recent Henley Regatta, on July 2. Each year during July the Regatta, which is the most famous

open rowing contest in the world, is held on the Thames, about thirty-five miles from London. This picture shows two of the eight-oared crews contending for the Grand Challenge Cup, which was won by Magdalen College.



Normalcy

AMERICA, having gained and lost it, is now regaining the moral leadership of the world. No broadmindedly patriotic American can deny a feeling of relief and thanksgiving that President Harding has risen to the occasion with his statesmanlike invitation to a conference of nations on disarmament and Far Eastern questions. And equal cause for thanksgiving is the hearty "aye" with which each government to whom it was addressed, one excepted, has responded to his invitation.

The civilized world has been in mourning for the leadership which only America, with her power and wealth, her disinterestedness and manifest idealism (George Harvey to the contrary notwithstanding) can supply. Now that President Harding has raised the fallen standard it follows with a glad approval almost as touching as in the dark days of 1917.

It is good to be an American again, for this is indeed normalcy.

The Movies' Forward March

BY those of more deliberate taste it has been the fashion to condemn the moving-picture stage on the ground of its slap-stick humor, crude pathos, and tiresome simplicity of plot.

The villain, according to such objectors, is usually introduced by villainous strains from the orchestra, regards the maiden with a villainous leer, and all but wears the label "Villain." Our heroine, who is equally obvious, exudes distressing virtue. The vamp is lettered "V"; upon her back, the shreds of fabric, by courtesy called dress, descend in V-Shape as far as possible.

All told, the movies have so far been portrayed in black and white. Those interwoven strains of gray, of which life and character are made, have not been considered adaptable to photographic representation.

During the present season, however, one of the most encouraging signs in the moving-picture world is the successful effort to portray subtle distinction of feeling and purpose, and to induce public appreciation of them. Thomas Meighan's interpretation of "Conrad in Quest of

His Youth" took movie cynics by surprise. Leonard Merrick's small volume, containing scarcely enough material for a short story and practically no movement or plot, is the last book one would think of reducing to scenario form. To it there is nothing but atmosphere and feel; yet these very qualities were injected into the film whence they got across in fine style. And (which is fundamental) the box-office had no complaint.

Those who saw will not soon forget Gareth Hughes in Barrie's "Sentimental Tommy." All the shadowy charm and whimsicality with which the Scotch author had endowed the written word was emphasized in Mr. Hughes's screen interpretation.

In other ways, the movies are on the mend. Time was when any headliner who had figured in a sensational divorce, started a war or strangled six babies and a wife, could feel certain of a moving-picture contract. But of late several persons who have filled the front pages of the press have not been asked to bring their unsavory scandals to the shadows.

Even the movies do (if you will pardon us) move.

The Gnat and the Camel

CONGRESS, while hedging about with wise restrictions the traffic in habit-forming drugs, has never, so far as we are aware, presumed to dictate to the medical profession how much of opium or morphine or cocaine or strychnine shall be administered to any one patient. In the matter of these exceedingly dangerous stimulants it has trusted to the judgment and integrity of the nation's physicians, though a violation of its trust must have infinitely serious consequences.

But now the House of Representatives comes along with an anti-beer bill which, besides rigidly limiting the amounts of other alcoholic substances which a physician may prescribe, would absolutely forbid the prescription of beer as a medicine.

How long, may we ask, has beer been considered more deadly than morphine, and on what grounds do our lawmakers set themselves up as medical arbiters in this particular respect while deferring to the judgment of the profession in matters of so much greater moment?

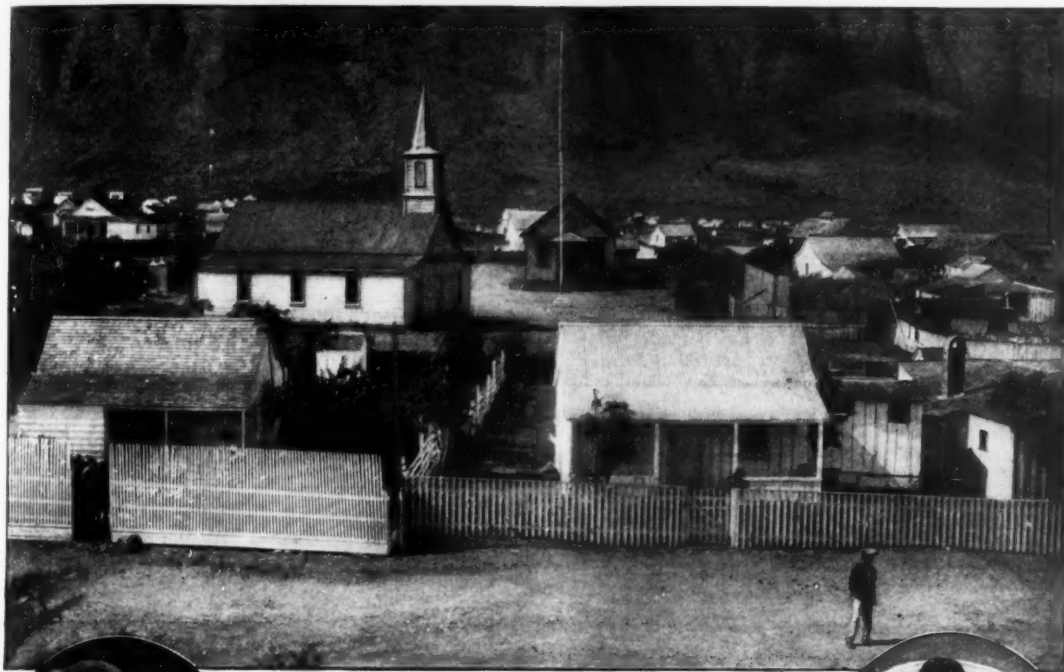
They strain at the gnat while swallowing the camel.

To Our Readers

THIS issue of LESLIE'S bears the dual date of July 30th and August 6th for a reason which reflects the purpose of the new management to give the most efficient service to its large army of subscribers.

During the period of LESLIE'S reorganization, which now has been completed, small delays in the weekly publication of the magazine unavoidably accumulated. In order to rectify this condition and co-ordinate its circulation so that readers throughout the country will receive their copies of LESLIE'S more promptly in relation to the dates of publication, the new management decided to readjust the date of this issue. This readjustment does not interrupt in any way the regular issuance of the magazine; it simply means that henceforth, LESLIE'S will reach its subscribers earlier each week.

As a consequence of this step to improve distribution all regular subscribers of LESLIE'S will receive, of course, an additional issue of the magazine, following the close of their present subscription periods, to make up the full number of issues for which they have subscribed.



Kalaupapa, the seaport of Molokai—"The Isle of Last Resort"—showing the cottages of lepers, their church and schoolhouse.



Brother Joseph Dutton, who thirty-seven years ago took up the work of Father Damien, the martyred priest, and has never left Molokai since.

THE MIRACLE OF MOLOKAI

Science Is Healing the Leper in the Land of Living Death

By ALBERT PIERCE TAYLOR



Dr. Harry T. Hollman, formerly of the U. S. Public Health Service in Hawaii, who successfully worked out the chaulmoogra oil treatment for leprosy.

LEPROSY, if not completely conquered, has been defeated. The first phase of the great strategic battle has been fought.

Scientists in Hawaii are removing from above the portals at Molokai the legend chiselled by Dante, "Abandon Hope All Ye Who Enter Here." The former outcasts of society are now passing through the dreaded, gloomy gateway back into civilization and mingling with their fellow-men.

The agency of this deliverance is a chaulmoogra oil specific, formulated by Dr. Harry T. Hollman of the United States Public Health Service, and developed by Miss Alice Ball, a former instructor in chemistry at the College of Hawaii, and by Dr. Arthur L. Dean, its former president.

The genuine chaulmoogra oil is obtained from the seeds of *Taraktogenos Kurzii*, a tree growing in the forests of Burma and adjacent parts of India. In 1904, Dr. Power and his collaborators at the Welcome Research Laboratory in

England made the chemical study of the oil and isolated two members of a new group of fatty acids with unique chemical properties. It has proved possible to develop methods for the preparation of these acids in a state of purity in fairly large quantities at the University of Hawaii laboratories. These acids converted into ethyl esters have been administered to patients and it has been shown, in the opinion of Dr. Dean, that they are a specific in arresting leprosy.

It has been an age-long fight. Upon that little peninsula on the northern shore of Molokai, behind which rose a great towering wall of lava mountain unscalable to man, a peninsula which God had made beautiful, fertile and livable under cloud-dotted Hawaiian skies, the government set its outcasts one by one, piling up the total with ghastly continuity, until a thousand persons, representatives of races from the uttermost parts of earth, mingled and waited for the Grim Reaper to pass among them.

Doctors passed through those portals to serve their fellow men. Priests and nuns passed through to devote their lives to the assuagement of spiritual and bodily torment. The government built dwellings and hospitals and storehouses for the lepers, and compounds for its agents and physicians.

Day by day, year by year, the lepers lived on. Month by month the little steamer called from Honolulu bringing more outcasts and supplies. From the rocky shore the banned watched the steamer drop anchor far from the coastline and lower its boats. With bated breath they awaited the safe thrust of the boats through the great, billowing, boiling surf into the little rocky cove that answered for a dock. But the steamer to them, meant only a continuity of eatables and clothing and letters from grieving families on other islands of the group—and a few more lepers. None ever again embarked upon it to return to Honolulu.

ONE remedy after another was given trial without favorable result. Chaulmoogra oil had been used since 1865 in India and elsewhere—in 1886 in Molokai by Dr. Mauritz, a physician who had used it before while in India.

In 1892 Dr. Goodhue reported 286 patients at Molokai taking chaulmoogra

oil. It was considered, he said, the most popular remedy. The oil was first given by injection by Dr. Blanc, of New Orleans, in 1888. Dr. Heiser aroused the medical world in recent years with the results of his method of injecting the oil among patients in the Philippines. But before news of this apparent success was published, the knowledge was property among doctors in Hawaii. Dr. George W. McCoy and Dr. Harry T. Hollman, both of the United States Public Health Service, treated patients on Molokai with the same chaulmoogra oil injection mixture.

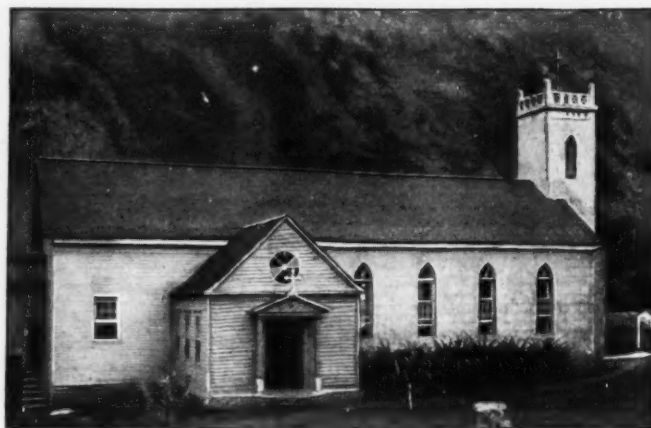
Dr. Hollman noted an improvement among the lepers so treated, he has informed me.

"This improvement," he said, "led me to believe that if the active principles could be isolated from chaulmoogra oil, we would find the part which caused the good results and have it in such form as to be more easily administered."

Dr. Hollman is not a chemist but a physician. He could not perform the necessary laboratory work. But Miss Alice Ball, a girl born in the Hawaiian Islands, who was teaching chemistry at the College of Hawaii and working in his laboratory, could.

"Miss Ball became interested in the chemical problem it presented," said Dr. Hollman, "and undertook to work it out. After working on it for some little time she gave me the ethyl esters of four fatty acid fractions of chaulmoogra oil. It was with a small amount of these that the first experimental treatment was begun at Kalihi hospital. (Kalihi hospital is a receiving station for lepers before they are sent to Molokai.)

"Some time after beginning my experiment, Miss Ball was compelled to go to the coast on account of her health, and during her absence absolutely nothing was done with this treatment, nor were



Father Damien's last resting-place is beside this little Roman Catholic Church in the Kalawao Leper Settlement

any acids isolated. On her return she resumed making these ethyl esters of the fatty acids for me, and the experimental treatment was resumed. Unfortunately, a little later the illness of Miss Ball compelled her again to give up the work. I had enough of the acids on hand to demonstrate that I was on the right track.

"Realizing at this time that Miss Ball would never again be able to continue the work, I called on Dr. A. L. Dean, president of the College of Hawaii, and asked him to continue the isolation and formation of these ethyl esters of chaulmoogra oil."

Alice Ball achieved much in this world, but lost her life in attaining the knowledge that would check the ravages of the most fearful of all diseases. One wonders whether posterity will remember what a great service Miss Ball has rendered mankind, whether somewhere, even in one of Washington's buildings, even in the Hall of Fame at New York, Miss Ball will be immortalized.

BUT that there may be no confusion as to who was responsible for the cure, let me say that it was Dr. Hollman, who had been treating lepers at both Molokai and the Kalihi station for years. He discovered the need for the specific and worked

out his formula. Miss Ball began the laboratory work, but her untimely death left the treatment in abeyance. Then it was that Dr. Dean stepped into the breach, completed the isolation, and Dr. Hollman continued his treatment to the stage where he could introduce, before a representative audience in Honolulu, Mrs. Rosalie Blaisdell, a Hawaiian woman, who had been a leper and was pronounced cured.

Mrs. Blaisdell, after long treatment at Kalihi, had been among fifty selected to pass across the dark waters of the channels to Molokai—

incurable. At the eleventh hour, however, Dr. Hollman discovered that this woman, by her heroic subscription to every formula of treatment demanded of her, was responding to the treatment. She was relieved, and snatched suddenly back from the Land of the Living Dead and restored to the Land of the Living.

I was there the day that Mrs. Blaisdell stood by the side of Dr. Hollman and was pronounced the first leper cured and safe to resume her place among her fellow men. I have seen Mrs. Blaisdell since and been in her home, and although there are still the scars of her wounds, they are only scars, the memories of the treatment. She is cured.

On that stand that day were also Dr. Dean, who later succeeded Dr. Hollman at the Kalihi station. There was Dr. F. E. Trotter, president of the Board of Health. There were Mrs. Walter Macfarlane and Mrs. Emma Ahuena Taylor, premier and secretary, respectively, of the Daughters and Sons of Hawaiian Warriors' Society, of Honolulu, who had cheered on the work of Dr. Hollman and his competent trained nurse, Mrs. Bessie Clinton, and had encouraged Mrs. Blaisdell to martyr herself to enable Dr. Hollman to determine whether he was on the right track.



PAUL THOMPSON

A vista of the leper homes near Kalaupapa, under the gray, towering lava cliffs—palis. they call them in Hawaii. Once this was the gloomy gate-

way to a Land of Living Death; now science promises to change it to the threshold of New Hope for hundreds of the afflicted at Molokai.

But let us get back to Dr. Hollman's scientific estimate of his accomplishment:

"In the early stages of leprosy," Dr. Hollman informed me, "if these fatty acids of chaulmoogra oil are faithfully administered over a sufficiently long period, they will cure the case. Nevertheless, the patient should continue the treatment for at least two years after all signs of the disease have disappeared."

Mrs. Blaisdell continues to receive the treatment.

"I was fortunately able to autopsy a patient that had been cured after receiving the ethyl esters," continued Dr. Hollman, "and I could not find any evidence of leprosy."

"I feel that all patients should be under careful observation for at least a year before turning them free, and that treatment should be continued for two years after that."

That is a long road for an Anglo-Saxon to follow. It is longer for a Hawaiian, down here in the Hawaiian Islands, "the loveliest fleet of islands that lies anchored in any ocean," as Mark Twain styled the mid-sea Paradise.

Sometimes the deformities remain, says Dr. Hollman. In June, 1919, he reported eight cases of nodular leprosy that were free from all signs of the disease, and since then fifty-two more cases of the same type have become similarly free, or sixty in all. In addition, twenty-four cases of anesthetic leprosy, or leper bacilli, have disappeared, though deformities remained in some. No remedy can remove these deformities once they are thoroughly established, though the case will no longer be a danger to the community.

To secure a rapid wiping-out of the disease Dr. Hollman has urged upon the government of Hawaii to establish substations on each island to treat suspects with the new chaulmoogra oil specific.

"I think by this means we will be able

to reduce leprosy in Hawaii to a negligible quantity; but this treatment must always be a hospital treatment, not a home treatment," he declared.

"I have resigned from the United States Public Health Service," he went on, "and also from the service of the board of health at the Kalihi hospital, but I feel happy indeed that my years of work have brought some amelioration to those afflicted with leprosy, especially those of the Hawaiian race of whom, by adoption, I am one as 'Hailau Onaona' (reviving new life)."

NOW take up the important work that Dr. A. L. Dean accomplished, the link he forged in the chain that Dr. Hollman began. I have heard Dr. Dean on several occasions speak of the part he

played, and now he tells me the history of chaulmoogra oil and how he separated the fatty acids.

Dr. Dean does not believe the last word has been said in the treatment of leprosy, and he is pursuing research work to find that other "key" word. I asked him about this all-important work, and his opinion of the value of the new specific.

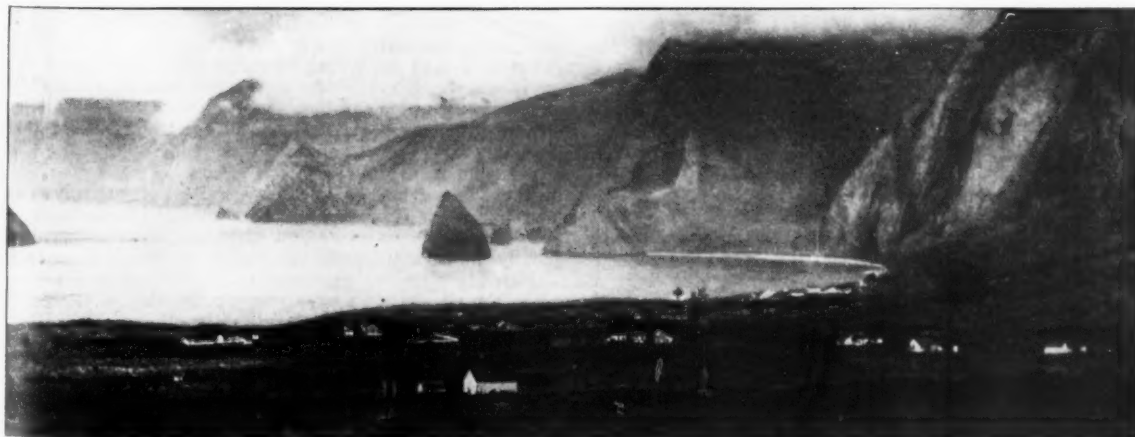
"Chaulmoogra oil has been used for many years," he replied, "perhaps for centuries, in India, for leprosy and other skin diseases. In recent years it has had more or less use in most countries where leprosy occurs. Its usefulness is limited by the fact that it produces nausea in many persons when taken by way of the mouth. Although it had long been regarded as a useful drug, its action was slow and uncertain."

"Interest in this oil was stimulated by the results obtained by Dr. Victor Heiser in the Philippines. He gave intramuscular injections with chaulmoogra oil fluxed with olive oil and combined with other drugs. At the Leprosy Investigation Station in Hawaii, Doctors McCoy, Hollman and Currie experimented along the lines followed by Heiser, with encouraging results. In 1915, the chemists at the College of Hawaii were asked to co-operate with the Leprosy Investigation Station, and since that time work has been in progress looking to the development of treatment."

"It was found that the ethyl esters prepared from the fatty acids of chaulmoogra oil could be advantageously used for intramuscular injections. Patients at the Kalihi hospital who have co-operated in the experiments, by their faithfulness in taking the various treatments, have made it possible to demonstrate that in nearly all cases of leprosy the progress of the disease can be arrested by these intra-
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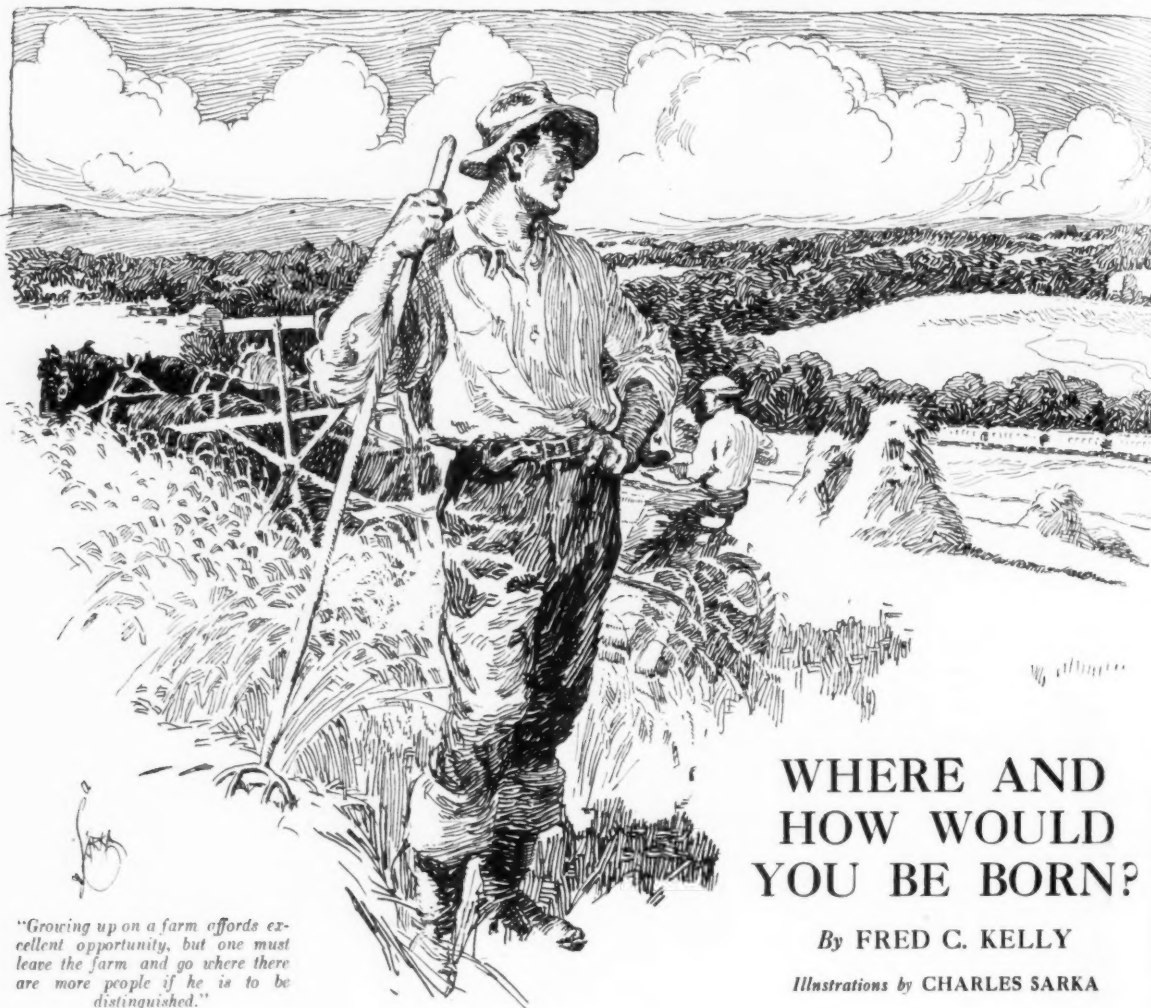


A Memorial Day observance at the Baldwin Home in Kalawao. The flag was sent to Brother Dutton, a Civil War veteran, by the 47th Encampment of the G. A. R.



Here it was, at Kalawao, four miles from the seaport of Kalaupapa, that Father Damien lived and toiled and died. Once this site was owned by

the ancient native chiefs of Molokai, but it has been a leper colony since 1836. It is, as this picture indicates, one of Hawaii's most beautiful spots.



"Growing up on a farm affords excellent opportunity, but one must leave the farm and go where there are more people if he is to be distinguished."

WHERE AND HOW WOULD YOU BE BORN?

By FRED C. KELLY

Illustrations by CHARLES SARKA

THE nearest to a Christlike character that I ever knew is serving a life sentence in Sing Sing Prison."

So remarked Dr. Kirchwey, former warden of Sing Sing.

This man, declares Kirchwey, is gentle and lovable, unswervingly loyal to his friends, truthful, honest, generous, dependable, almost totally unselfish, thinking always of the welfare of others. Not one man in ten thousand has so many admirable traits as are to be found in this prisoner.

Why, then, is he behind bars?

Simply because he was unfortunate in his early environment. He was born in a city slum, of humble but decent parents, and fell in with a city gang. Always he was the conscience of the gang and sought ever to keep them out of mischief. But one night the boys needed about forty cents more than they had, for a round of drinks before going home, and they sought to get it from an innocent bystander. A fight followed, and the victim suffered a fatal fracture of the skull. Each of the gang pleaded guilty to second degree murder. Thus it happened that a kindly disposed youth became a tragic victim of environment.

In New York City there is an organiza-

tion composed of about forty men who have done time in prison—many of them for burglary—but who are now reformed, and leading upright, useful lives. This club held a banquet a few months ago at a big New York hotel, and entertained a number of guests.

When the time for after-dinner speeches came, members of the organization, one after another, told how they got their wrong start. Practically every one had gone wrong in early boyhood—due to unfavorable home environment. Poverty, bad neighborhood, parents whose work prevented them from giving much attention to the children, lack of educational facilities—these were the kind of influences which made these men criminals.

The point to this is that one's future is often determined largely by the environment of early years. Hereditary traits may enter somewhat into the situation, but they comprise only *one* factor. Many of these boys, who grew up to be criminals and later turned honest, must have had fairly strong characters, else they would not have been able to reform and begin life anew. Hence, a few of them would doubtless have gone along straight enough if they had been reared in an atmosphere of wealth and refinement.

Others, however, because of innate weaknesses, might have become at best merely chorus men, or even society leaders.

Many of us who are now given to self-congratulation, because of an unmarred record of integrity, might as well quit patting ourselves on the back and recognize that we are out of jail only by the grace of God—because of our good fortune in not having too many obstacles to get around or over in the days of childhood. And this is probably no more true of honesty and criminality than it is of success and mediocrity in business, or in the whole game of life.

EVERY year the psycho-analysts and other students of human beings attribute a little less power to hereditary influence and more power to early environment. Dr. William A. White, famous alienist, at the head of the government hospital for the mentally ill, at Washington, says:

"Many students of heredity believe that all sorts of mental qualities may be traced directly from ancestors. But those of us who deal with the problems of mental illness see, on the contrary, that mental traits are passed on from the parents, not because of heredity, in the



ordinary sense of the word, but because, as a part of the child's environment they are impressed upon it during the developmental period. This view has been emphasized because it has been found possible to modify or overcome all sorts of regrettable mental traits. Heredity as an explanation, then, is looked upon somewhat askance, because it serves to block efforts at improvement. If a certain trait is hereditary, why that's the end of it. There is nothing to be done. So frequently, however, something can be done, that this explanation is more and more being put aside."

The psycho-analysts even point out that there is usually a noteworthy difference between a first child and a second one; and almost as much difference between a second child and a third one. If this is true, your future is influenced somewhat by your order in your family.

The first child is the one most likely to have plenty of attention—because it is a novelty. Not only may it be spoiled, in the sense of being made selfish, but it may grow up lacking initiative in consequence of not having been allowed to develop enough self-reliance. The third or fourth child, on the other hand, may be an unwanted one, and, therefore, more or less neglected. Depending on the extent of this neglect, the child may become particularly capable of taking care of itself, or too greatly hampered by a feeling of being misunderstood, abused and trod upon. This last may develop into deep resentfulness toward the world in general.

Nothing, then, is of greater consequence to us than our environment—especially that in early life. It is a fine idea to be born with a keen intellect, but there are still greater advantages.

Suppose, for instance, that a genius were thrown by chance, in infancy, among barbarians. He might rise, because of superior natural abilities, to a place of pre-eminence—maybe chief of the tribe. But what would that amount to? At the same time, a much less brilliant fellow,

more advantageously placed, might be getting himself elected President of the United States.

NOW, to be born all over again is, of course, largely impractical. But we can look into the question of the kind of parents, early surroundings, and upbringing, that we would pick for ourselves if we had any voice in the matter. In this way we can have a general accounting of our present situation, with a view to finding out if we're doing as well as might be expected. Having found just where we stand, we can then set about trying to make the most of natural advantages and to overcome whatever obstacles seem most likely to be holding us back. The result might be almost like getting ourselves born over again! It does seem highly encouraging to know that heredity cuts much less figure in our lives than was at one time generally believed. Environment is the big thing, and we in a great measure have the power to change it.

If you were about to be granted the privilege of re-birth, then, just what conditions would you pick for yourself? Where would you grow up? Would it be in the country, the city or a small town? What occupation would your father follow in order to give you the best possible chance for future success and happiness? What about climate? And how about your early educational opportunities? Would you be born rich or poor, and how rich or how poor would you be—basing your choice not on the immediate advantage, but upon the effect or influence upon you when you are grown?

IN deciding whether to be born in the city, or country, or small town, it must be remembered that in order to become famous, it is necessary to deal with people. No man is smart enough or original enough to go far on his own steam. He must absorb and adapt ideas from others. Hence it appears to be impossible for anyone to spend his entire life isolated in the country and become a conspicuous success. True, growing up on a farm affords excellent opportunity for developing a rugged body; but one must leave the farm and go where there are more people if he is to be distinguished. Even though he is to become distinguished as a farmer, he must, for a time, come somewhat into contact with other minds and take on new ideas.

I have made considerable inquiry trying to find an exception to this rule, without hitting upon a single glaring example. There are, of course, men who spend a large part of their lives away from the herd. Many get away in their later years to produce their work, just as a hen seeks seclusion when she desires to lay an egg; but there must have been association with other minds at some earlier period. Darwin lived in the country most of his life, but he had many intellectual associates; and he took a trip of five years on the *Beagle*. It may have been this opportunity to catch different points of view and observe phenomena in various parts of the world that enabled him to work a big influence on world thought.

The question, then, is not alone where a man shall be born, but where he goes afterward. He does not have to go to a large city, but he must move about enough to meet other people, and the size of the city to which he goes is not so important as the kind of city. There must be the right kind of inspirational influence.

Records collected by a French sociologist some years ago showed that in France the cities where there are universities and museums and art galleries or other forms of intellectual stimulation produce more men of achievement than those cities which are great only in an industrial way. This investigation showed that the cities invariably yielded a larger number of men of letters than the country. In most cases it was more than double. There was not a single region where the country-born at all approached the city-born.

Perhaps the explanation is that not only do men in a city have a greater variety of others to meet and learn from, but they see more examples of achievement to arouse their ambitions. Then there is the fact that cities are too big to quibble over minor details in a man's life, such as a blemish in his ancestry. Cities accept a man as he is. In a small place, the neighbors are inclined to hold a man down because his parents were not of the socially elect.

THE advantages of being born and raised in the country—aside from where one goes afterward—have probably been exaggerated. Prevailing opinion has long been that most of the successful business men hail from the country, or the smaller places. To ascertain if this was true, a statistician, a year or two ago, made up a list of more than one hundred leading executives in New York City, and the places from which they came. This showed that exactly the same number came from towns of less than five thousand as came from towns of one million and over—twenty-eight per cent. in each instance. Seventy per cent. of the entire number came from cities of ten thousand or more; and forty-nine per cent. or approximately half, came from cities of more than one hundred thousand. Only nine per cent. came from towns of between fifty and one hundred thousand.

Various explanations might be given regarding these figures. It is not surprising that a large percentage of successful New York executives should come from small villages, because a young man of unusual capacity does not ordinarily find sufficient outlet for his talents in a small place. In the larger cities, those of one hundred thousand or more, however, there may be enough opportunities close at hand to satisfy the unusual man's ambition. Of the twenty-eight per cent who came from cities of one million or more, a large number came from New York itself, which is a city of almost limitless opportunity.

Inasmuch as most of us are born without wealth, we love to think that comparative poverty, in the beginning, is not only an incentive but a vital aid to achievement, and that wealth is actually a handicap. This thought has been stressed so often that it is now, of course,

widely accepted. Men of wealth occasionally go so far as to leave their sons only a scant inheritance, fearing that with money at their disposal they would be less likely to amount to anything.

Now, the truth is that this theory of money being an obstacle is only partly correct and probably applies to a far smaller percentage of cases than people have been led to think. A few may regard their inherited wealth merely as a chance for developing polo prowess, or as a providential means for maintaining a beautiful hand-picked private collection of chorus girls. But plenty of others use wealth for buying the education and leisure which enables them to hit upon a real career. It is a plain matter of arithmetic. Capital may be readily exchanged for education and leisure and these mean just that much increase in opportunity. A certain percentage of opportunities—it may be assumed—will be seized and used.

MANY of the great men whose thoughts have left a definite impress on the world doubtless would never have been heard of if obliged to devote themselves solely to hustling for a meal ticket. Darwin, for example, always had plenty of money. In his autobiography he says: "I have had ample leisure from not having to earn my own bread." Would he have written "The Origin of Species," if he had been worrying over meeting the payments on a mortgage?

Adam Smith was of a wealthy family who saw to it that he became highly educated in his youth, and he was always able to follow his own inclinations. If he wished to devote a few years to preparing himself for writing "The Wealth of Nations," he did so without any need for concern over the fact that the book might not be a best seller.

Galileo came from an ancient Florentine family of wealth and education. Newton, though not rich, never had to worry. No one ever saw him postponing his life work to read the Help Wanted columns. In a list once compiled of eminent French men of letters covering a period of nearly five hundred years, it was found that five hundred and sixty-two had been born rich, and only fifty-seven had been born poor.

And, going back still farther, what of the famous characters of antiquity? Did the great poets, sculptors, painters and philosophers of Greece and Rome just simply work away evenings after toiling all day in groceries and factories and livery stables of the period? Or were they able to ignore remunerative employment? History has always been vexatiously silent about how these men got food and shelter while acquiring fame.

In politics and statesmanship there are probably to be found more instances of men who started scratch, as you might say, than in other fields. But there is a reason for this. The politician is dependent for his success upon obtaining the votes of a majority of the populace, and he must please the most numerous crowd. As more of us are born poor than rich, we mostly prefer to vote for a man who was once poor because we regard him as one of our own sort.

Along with the feeling that wealth

stands in the way of opportunity is a widespread suspicion of education—probably because education has long been associated with wealth. Yet the fact remains that while a few men have succeeded without much so-called book knowledge, they have nevertheless obtained an education in one form or another. Education is an essential to success. We occasionally meet a well-educated ne'er-do-well, but compared with the number to whom knowledge has been a distinct advantage, the number of educated failures is negligible. Ninety-eight per cent. of the talented authors of France received a good education in their early years, while only two per cent. received a poor education.

With wealth, the getting of a good education is much easier than with poverty. Many poor boys work their way through college, but a far greater number can't stand the strain, and drop out. And those who come up from obscurity might have come up even farther except for bunkers along the route. Huxley says: "The most important part of all education is to catch exceptional people and to turn them to account for the good of society, to prevent them from being gripped by luxury or starved by poverty, and to put them in a position to do the work for which they are especially fitted."

On the whole, if one had a chance to choose, it might be reasonably safe and prudent to elect to be born rich.

FEW people realize that climate has any far-reaching effect on one's career. We accept our climate as a matter of course, and assume that we become so adjusted to it that it has little influence on our lives. It is, of course, true that we do get used to a climate, and a lot of the effect of weather on health is probably largely a state of mind. Nevertheless, those who have investigated the subject insist that in the long run it is possible to select a climatic belt from which most of the great men have come.

Heat which makes one physically indisposed to work, has a corresponding effect on one's mental labors. Records in public libraries show that people do not read so much in summer as in winter. Moreover, the difference is especially true of books requiring much thought. The same thing is to be observed between the North and South. As you go South, the library records show a falling off in the demand for weighty reading matter. A number of book-publishing concerns do not even bother to send salesmen down below the Mason and Dixon line. When a man does become a big figure in the South, however, he is likely to be an exceptionally forceful character. He has

(Concluded on page 175)



"Nothing is of greater consequence to us than our environment, especially in early life."

With California a Gallant Second: Impressions of Racers and Races at Poughkeepsie, by Arthur Little.

When the Navy Won—With California a Gallant Second: Impressions of Racers and Races at Poughkeepsie, by Arthur Little.



"Sam was a slit-eyed devil, with a face like flint; but man, how he could ride!"



S A M

By ROSS SANTEE

Illustrations by the Author

twister. This Sam was a slit-eyed devil, with a face like flint; but man, how he could ride! He never had anything to say, and kept pretty much to himself. None of the outfit liked him. Of course there wasn't anything said, for any one with half an eye could look at Sam and see it wouldn't be healthy.

"I didn't see much of him till we got to the old Headquarters ranch. Then every morning, as soon as the *remuda* quieted down, I'd beat it for the bronk corral and watch Sam. He never paid any more attention to me than if I wasn't there at all, but I rather liked that, as the rest of the outfit kept me on the prod most of the time anyway.

"One day he let me saddle a bronk! I was that swelled I forgot all about the *remuda*, and let six head get away, with two of the boss's mount in the bunch. What he said was plenty, so after that I stayed with the ponies.

"About a week later I was holdin' the *remuda* on those open ridges when along come Old Ben, the fence rider. He got off his horse to auger me awhile, so I up and asked him about Sam. Among other triffin' things, Sam had done six years for holdin' up a passenger train out of Wilcox one night. He had been a member of Black Jack's old gang and was just naturally a bad hombre.

"A good man to let alone," says Old Ben as he rode off down the ridge shakin' his head.

"The next day the foreman sent me along to help Sam back from Muskell with a new string of bronks. He never said a word all the way over, but when we got to the rim he pointed out that spot of green I just showed you. Then he told me about his kid, a little boy about eight months old. I dropped both bridle reins, I was that surprised. To think of him carin' for anybody, least of all a kid!

"I thought maybe after that he'd talk a little when I was around, but I never got more out of him than a nod.

WE could hear the Gila booming for some little time, but as we topped out, it suddenly turned to a roar.

"No use goin' any further. I wouldn't try to cross for all the horses this outfit owns. We'd stand about as much chance as that snowball I hear you mention on occasions."

Shorty reined in his pony, and as he spoke we watched the river half a mile below us.

"There's the Hook and Line ranch just across from where she spreads out a little."

"Now watch them logs go out of sight when they hit the box."

The logs drifted smoothly for a while, but as we watched they suddenly shot forward and disappeared in the

wall of water that poured through the narrow gorge of solid rock.

"Anybody ever make it across?" I asked.

"I know a guy that did it, and he wasn't drunk either," said Shorty.

Turning in his saddle, he pointed to a little spot of green some twenty miles to the north on our side of the river.

"There's where he lives. Ever hear of Sam?"

"No."

"Well the first time I ever saw Sam, he was fightin' bronks for the old V. O. outfit. I was wrangling horses during the fall round-up—my first job around a cow outfit. I was just a button, and you know how a kid looks up to a broncho

Ross Santee

"WHEN the fall work ended, I got a job drivin'

team for Old Barclay. Once in a while I'd see a V. O. puncher, but Sam had gone. They didn't know where, and what's more, didn't care.

"Along in March I met Sam comin' down the street. We shook hands. Sam said he was workin' at the Hook and Line across there where I showed you.

"How's the little boy?" I says.

"He turned away for a minute, but when he looked at me again his face was harder than ever.

"He died last night."

"Then he walked on down the street.



"Shorty reined his pony and as he spoke we watched the river half a mile below us."

I WENT back to V. O.'s in the spring and heard the rest of it from Slim, a puncher from Eagle Creek.

"It seems he and Dogi Si stopped at Sam's place one night when it was stormin' so they couldn't make their camp. They found Sam's wife alone with the kid and it bad sick. And her a-cryin' for the doctor and wantin' Sam."

"So Si rode to Fort Thomas for the doctor, while Slim went to tell Sam across at the Hook and Line."

"The woman knew Sam couldn't cross the river, but she was set on havin' him know about the kid."

"It's pretty rough from Sam's place to the river, and Slim's horse fell twice. The last time he didn't get up, but Slim made the rest of the way on foot."

"He shot a couple of times before he

could raise anybody. Then he yelled across that the boy was sick."

"That was all Sam heard."

"Slim wanted to tell him that they had sent for the doctor, and that he thought that everything would be all right."

"But by now Sam had his night horse saddled, and the next thing Slim heard was Sam cussin', tryin' to get his horse to take the water. Slim yelled at him to go back as they'd sent for the doctor already, but Sam didn't pay no mind."

"It was so dark that after they hit the water Slim couldn't see anything. He thought the drift had carried them down, but pretty soon here they comes right through the ice and logs that was streakin' by. They come out just above the box. Sam stopped long enough to bridle the horse, for when they hit the water he had

slipped the bridle so the old pony could have his head."

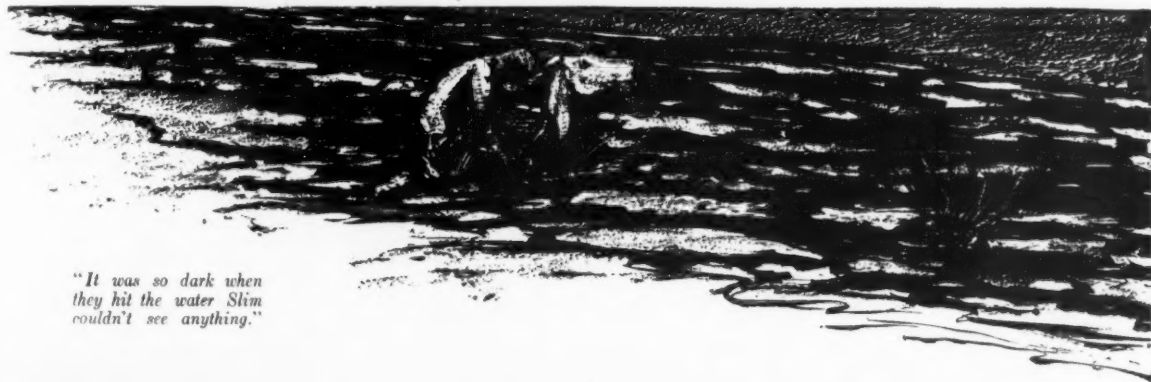
"Then he was gone."

"Now, you know Slim never had any more use for Sam than anybody else did, but he sat down and cried like a baby."

SHORTY wheeled his horse and started back down the narrow trail. But I turned for one more look at the little patch of green off toward the north.

"Yeh," said Shorty, interpreting my glance. "A man's a queer animal, ain't he? About the time you think you've got one pegged he goes and upsets the dope."

"Let's be driftin'."



"It was so dark when they hit the water Slim couldn't see anything."



A big modern cinema palace in Tientsin, China. Note the up-to-date billboard and ballyhoo effects in front.



Javans are ardent devotees of the screen. Above is a glimpse of a typical Dutch movie theater near Batavia, Dutch East Indies.

WHERE EAST MEETS WEST

Movie Fans in the Orient Respond to Most of the Films We Like

By HORACE T. CLARKE

THE movie fans of the other side of the world seem drawn much closer to us when we realize that they only want to be amused and thrilled just as we do. It was comforting to discover that they did not want to be educated. It disposed of an impression, loudly proclaimed even in the Orient itself, that "we must help the heathen, give them light."

No, their thirst for knowledge is not the incentive; they enjoy the same things that we do in the movies. Norma Talmadge is as beautiful to the movie fan in the Archipelagos as to us, and in the same degree Doug Fairbanks thrills the little Japanese matron, Mary Pickford inspires the Chinese coolie, Bill Hart stirs the gentle Javanese maiden, and even Nazimova, known to the timid Oriental fan as "Jimmy," penetrates the volatile soul of the Filipino.

But in the Orient the motion picture promoter must reckon with different aspects of racial tradition. They have obstinate moral standards in the East quite different from ours.

For instance, on a street lighted with electricity, a street that might be a thoroughfare of the Bronx, stands the Empire Theatre in Tientsin China. It's a movie house where the Chinese merchant-princes with their wives, their concubines and all the children go to see Charlie Chaplin or Mary Pickford, or the Talmadge sisters.

They roll up to the elaborate porticoed front of the theater in

their limousines. They buy the most expensive seats, about \$1.50 each, without war tax. As family parties, they exemplify the Chinese marriage laws, which permit a man to marry one wife and to annex as many other desirable

ladies to his household as he chooses. The children under the law are equally entitled to all the rights and benefits of their father's property. Imagine the Chinese ladies weeping over the love story of "Camille"!

In Japan the movie fan sees no thrill in the embrace. The kissing episodes of the American film are forbidden. Japanese fans are behind us, or beyond us, as you choose, in appreciation of such popular thrills.

In India they prefer animal films, because the whole scheme of Western civilization is incomprehensible to them, at variance with their own traditions.

Here are some more points of departure which must be kept in mind:

In Japan they do not understand the story of the eternal triangle. They do not care for domestic or sex-dramas; they will permit no radical argument or any suggestion of socialism, anarchy or conspiracy against authority. The drama is explained to them by a Japanese actor, called a "speechman."

In China the movie fans cannot read the captions or the titles, because to translate them into the numerous provincial dialects of the Chinese would be impossible. In Tientsin, Shanghai, and Hong Kong there is a speechman who tells the story of the film in three dialects, repeating them one after the other. There are only forty theaters to supply in China. The Chinese can follow a serial, if it has



There are 750 movie theaters in Japan and these are samples of some of their juvenile patrons.

plenty of gun-play and they enjoy slap-stick comedy.

IN the Philippine Islands many of the movie fans can read the English captions, which they have picked up from Americans. The captions are printed in Spanish also. The Filipinos are the keenest movie fans in the Orient, enjoying the thrills of the kiss-play as much as the gun-play.

In Java, in all the Dutch East India Islands, the movie fans can read the captions in Dutch. They prefer the "Wild West" play, the hero who rescues the girl at the point of a pistol, and the comics.

In India, the land of philosophy, the movie fan enjoys the serial best of all. His mood of abstraction, thrilled by Norma or Constance Talmadge, leads him to applaud loudly. Charlie Chaplin completely routs his theosophical calm till he jumps up and down in his seat with delight.

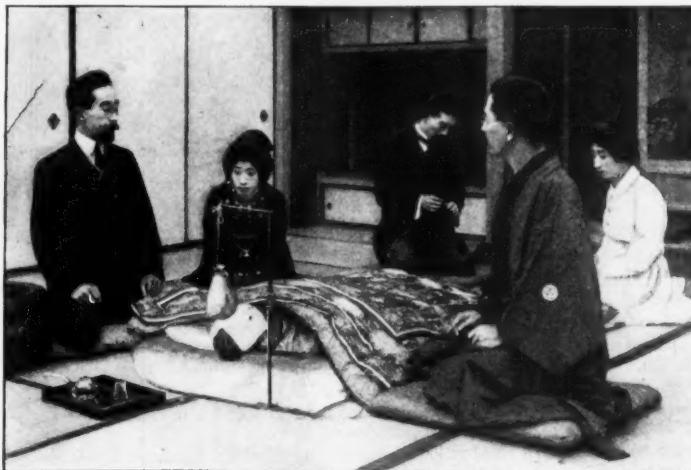
The movie theaters of Vladivostok in Siberia are directed by Japanese film producers. The gun-play drama is the favorite.

Not so much difference 'twixt East and West after all, but enough to put difficulties in the way of selecting the films.

In all of the Oriental countries the class differences are more marked. There are movie theaters where only the natives are admitted and there are theaters where the natives are not allowed. As a general thing, however, we have found that the serial is the most successful kind of film, and the custard-pie plot, the comic.

Japan, with its 750 movie theaters, its individual movie studio, where Japanese movies are made by Japanese actors and actresses, directed by a Japanese director, who was formerly "on the lot" with an American motion-picture concern, is by far the most progressive movie market in the Orient. China, on the other hand, is the most backward, because it contains vast areas densely populated, where there are no movie theaters.

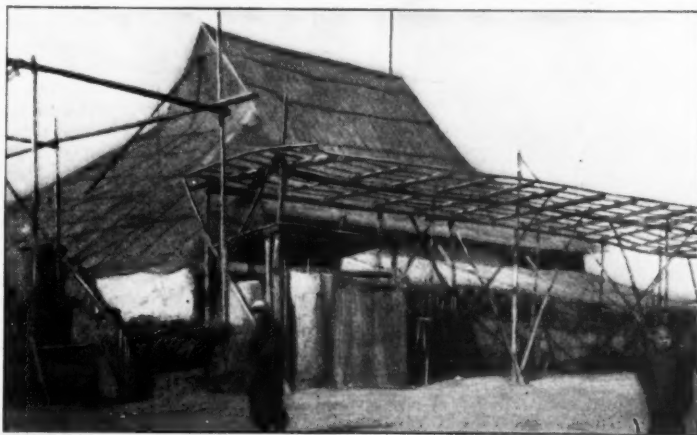
It is governed by small principalities which are really miniature monarchies.



Motion pictures are produced in Japan, too. See this thrilling moment from a film being made in a Tokio studio.



The Broadway of Tokio! The banners on bamboo poles tell passers-by where their favorite screen stars can be seen.



It doesn't look it, but this is a native motion-picture theater about twenty miles outside of Peking, China, where American films are popular.

Each principality arbitrarily conducts its own affairs. None is in the government business for its health, so that exorbitant sums, as much as \$20,000, are demanded before a permit will be given to build a theater. Even then, if all the terms were complied with, it is more than probable that the "local army" would seize the property after it was completed.

Movie theaters are confined to the treaty ports of China for this reason. Many of them are built by foreign capital, usually conducted by a privately organized

company. Of course there is always a large colony of Europeans in each treaty port for whom more elaborate theaters are built. At the Empire in Tientsin, there is a café with a cabaret stage, a jazz orchestra from California and a dancing floor, exclusively for Europeans, of course.

IN India the vast population of Hindoos is sharply divided into two classes, the very rich and the very poor. The European colonies also are very large. The Maharajahs have their own projecting machines, their own films for private use. The average movie fan in India has little money to spend, therefore many of the theaters are small, badly ventilated, with cheap prices. There is in India a movie-studio where motion pictures are made chiefly for these movie theaters; they make animal films. In all the rest of the Orient the American serial is popular, and always the slap-stick comedy. Movie fans the world over seem to laugh at the same things.

In Japan, the movie fans are well behaved as long as they are entertained, but if they are not they express themselves with loud hissing and become restless, noisy.

When you enter the lobby of a movie theater in Japan, you have to leave your shoes in the check-room. If you are a foreigner you will be given a cloth covering which fits over the shoes. The natives receive the little Japanese slippers familiar to everyone. This is done because in a space near the stage the floor is carpeted (Concluded page 174)

AIRSHIP, AHOY!

The Big American ZR-2, Sir, from London to New York and Points West

By CLIFFORD ALBION TINKER



AIRPLANES and seaplanes were born in America. Rigid airships are a product of Europe, and Germany is their godmother. Now, however, America seems to be about to come into her own in the matter of rigid airships, for some time during this August the largest rigid in the

world will be brought from England to the United States under her own power to take her place in the Naval air forces of the country.

While she will be the second airship to cross from England to America, the *R-34* having the distinction of being the first, the newcomer, known in England as the *R-38* and to our Navy as the *ZR-2*, comes to stay, and her arrival will mark the beginning of the development of rigid airships in the United States. Paste this in your scrap-book. The date of the *ZR-2's* arrival in this country will begin a new chapter in the aeronautical history of the Western Hemisphere.

The *ZR-2* was built for us in England,

but it now seems probable that no more rigid airships will be bought abroad by the Navy, inasmuch as our own designers and manufacturers have solved the difficulties of rigid airship design and construction. We are now building at the Naval Aircraft Factory in Philadelphia the *ZR-1*, a sister ship of the *ZR-2*, although she will not be available for use until early next year.

Notwithstanding the fact that the *ZR-2* and the *ZR-1* are designed primarily as Naval aircraft for war purposes, the navigation and operation of the two ships will be identical with craft of the same character designed exclusively for commercial purposes. It is only needed that passenger cabins be built on the two ships to fit them for air transport carrying.

Although the *ZR-2* is a Naval airship, Captain William A. Moffat, U. S. N., Director of Naval Aviation, plans to send the *ZR-2* on trips across and throughout the United States, in an attempt to verify the belief that rigid airships can be made a commercial possibility in this country.

Now, Mr. Taxpayer, don't throw your goodnature into the discard. The Navy is not going to waste public money in flitting around the United States with the *ZR-2*. But it is going to try out various routes across the country, stopping at im-



OFFICIAL PHOTO, U. S. NAVAL AVIATION

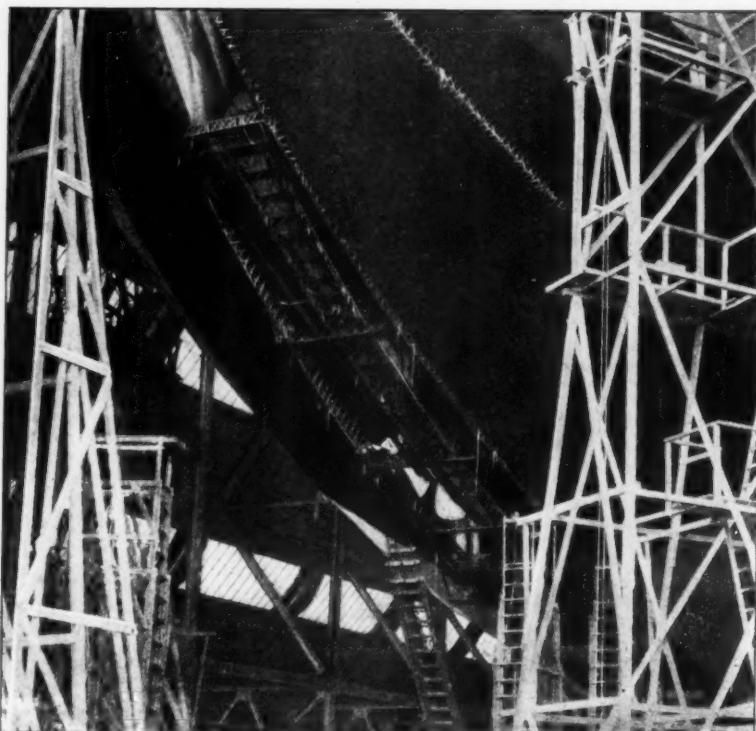
Some of the crew scaling the mooring mast to enter the huge airship through the bow.

portant centers, such as Chicago, Omaha, and Salt Lake City, and such terminals as Seattle, San Francisco, and San Diego. This is a naval necessity, because our naval rigids must be transferred from coast to coast as the national defense requires, and, again, commercial airships must be built and operated to furnish a reserve fleet in time of war.

AIRSHIPS cost so much money at the present time that it is not desirable for the Navy to build up a large fleet of rigids, but it must lead the way for their construction and use by private capital. No less an individual than the President, Warren G. Harding, in a message to Congress states that the Navy and the Army must extend every legitimate aid to the aeronautical industry in this country in order that we may have manufacturing to rely upon for needed equipment in war time, and to furnish a reservoir of reserve pilots and mechanics to man our aerial fleets as well.

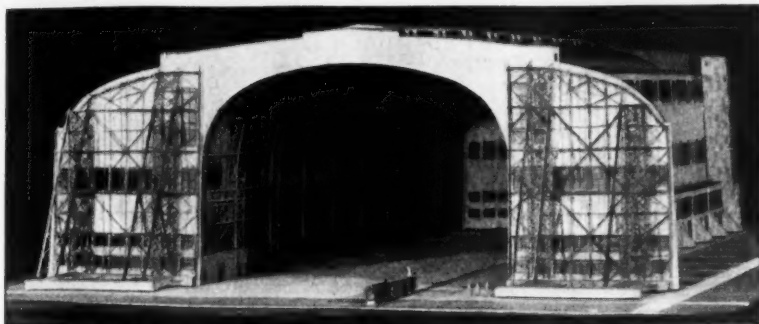
The projected trips of the *ZR-2* across the country will not take place one moment too soon, for it is the firm conviction of a large group of business men in America that airship transport as a supplementary agency for transcontinental traffic will pay, and even now a company with tremendous financial backing is about to begin the construction of airships and the building of terminals from coast to coast, to commence, in another season, regularly scheduled airship sailings.

The engineer-in-chief of this projected airship transport corporation, Mr. Edward Schildhauer, the man who designed and installed all the electrical equipment and machinery of the Panama Canal, has just returned from Europe where he in-



© KEYSTONE

An underside view of the monster *ZR-2* nearing completion for the United States at Bedford, England. It will have a cruising radius of nearly 7,000 miles—across the Atlantic and back without stopping.



OFFICIAL PHOTO, U. S. NAVAL AVIATION

Here's a model of the new Lakehurst hangar—the larg-est in the world—where the ZR-2 will be housed when it reaches America. It is big enough for a building 175 feet wide, two city blocks long and 15 stories high to be built inside without touching the sides. **SOME HANGAR!**

spected the airship manufactories in England and the Continent, and familiarized himself with the engineering and operating problems as they obtain abroad. He finds that rigid airship transportation routes in Germany were a financial success; hundreds of thousands of miles were flown on schedule, and thousands of passengers were carried without loss of life. If success rewarded the efforts of those engaged in the enterprise in the narrow confines of Continental Europe, how much more likely will similar efforts be crowned with success in a country having the continental extent of the United States? We are a traveling people; we must get there instanter—airships are the answer.

The fastest transcontinental train, leaving New York at 5:30 P. M. on Saturday, arrives at San Francisco at 5:10 P. M. on the following Wednesday. An airship, such as the ZR-2, leaving New York at the same hour as the train will be in San Francisco at 5 A. M. on Monday. Three business days saved. I vote for the airship.

British airships, also the ZR-2 and ZR-1, are based on German designs, and correctly. An incident of the Great War, seemingly forgotten or little advertised, proves that the German airship designers were on the right track. Read it for yourself.

EARLY on the morning of November 21, 1917, word was passed at the German hangar at Jamboli, Bulgaria, to "bring out the airship," and in a few minutes the great cigar-shaped form of the war-built Zepelin, L-59, was stretched across the airdrome. A few sharp words of command and the crew sprang to their stations. At 7:35 a. m., the order to "rise" was given and, with a whirring of propellers and droning of motors, the big supply-laden ship took the air and started on her long journey to German East Africa. Although subsequent events proved that this voyage was begun too late to be of assistance to the besieged Germans in that far-away colony, it did prove the practicability of long-distance travel by airship; for this German rigid made a flight of seven thousand three hundred kilometers, completely outclassing the performance of the R-34. This, while nearly two years earlier than the trans-

Atlantic achievement, is the record non-stop air trip of the world.

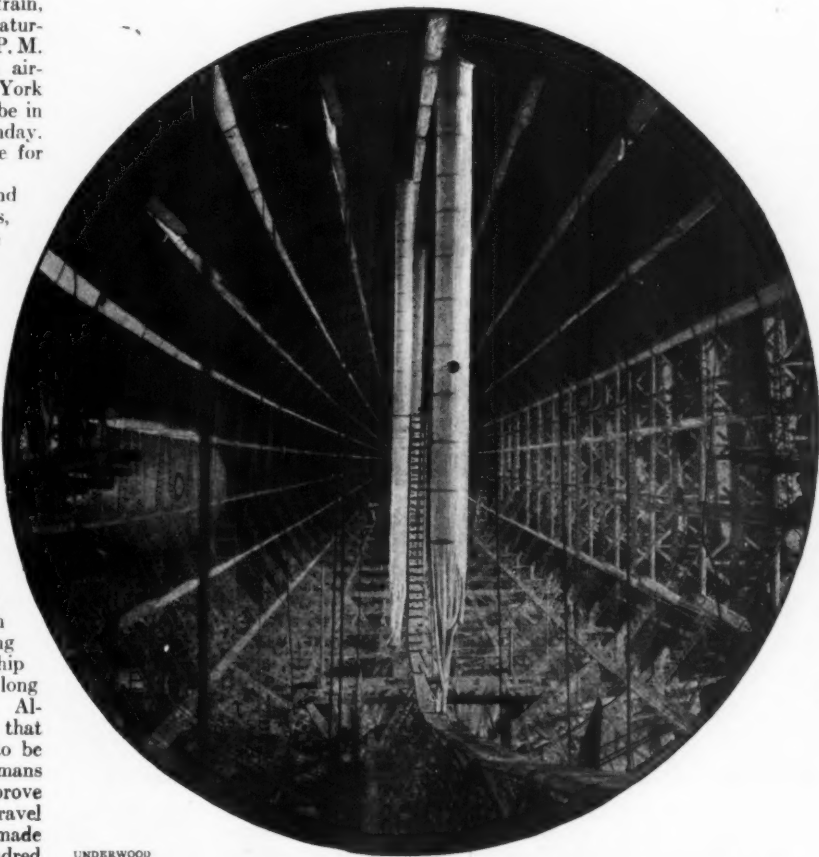
One hour of flight above the spectacular Balkan scenery brought the L-59 over the once pagan city of Hadrian's founding, the Thracian town of Adrianople, spread out on the eastern bank of the Hebrus, and from this point until 6.00 p. m., when Smyrna was reached, the ship passed over the most beautiful changing scenery of the ancient world; cities of the ages, sparkling in the sunlight, topped by faultless domes and slender minarets; grove-clad hillsides, a crazy-quilt of light and shade; gridirons of old roads, once crowded by the hosts of Persia, of Mace-

donia, of Greece and Rome; sites of famous battles fought in the dawn of history; the blue ribbon of the Dardanelles; the wandering routes of the Crusaders. Beneath the ship the cradle of classical history had passed in review; and now Smyrna, bathed in the long rays of the late-afternoon sun, gave back a wealth of color and Oriental loveliness.

From Smyrna across the Gulf of Scala Nova to the channel of Lipsos was a run of two hours in the gathering darkness, the beautiful foam-edged islands of the Greek Archipelago being dimly seen to starboard as the airship thrummed along. During the night the rigid crossed the Mediterranean, leaving it behind at Ras Bulau on the morning of the 22nd at a quarter past five, and from that point the course was shaped, always southward, across the Lybian Desert. Thus, in seventeen and one-half hours, the giant rigid had passed over portions of three great continents, Europe, Asia, and Africa, fulfilling the prophecies and dreams of bygone centuries; reversing the idiot's maxim "Anticipation is better than realization"; for this feat was accomplished with ease and physical enjoyment sufficient to cause Alexander the Great, who stubbed about this part of the world in a springless chariot, to turn in his grave.

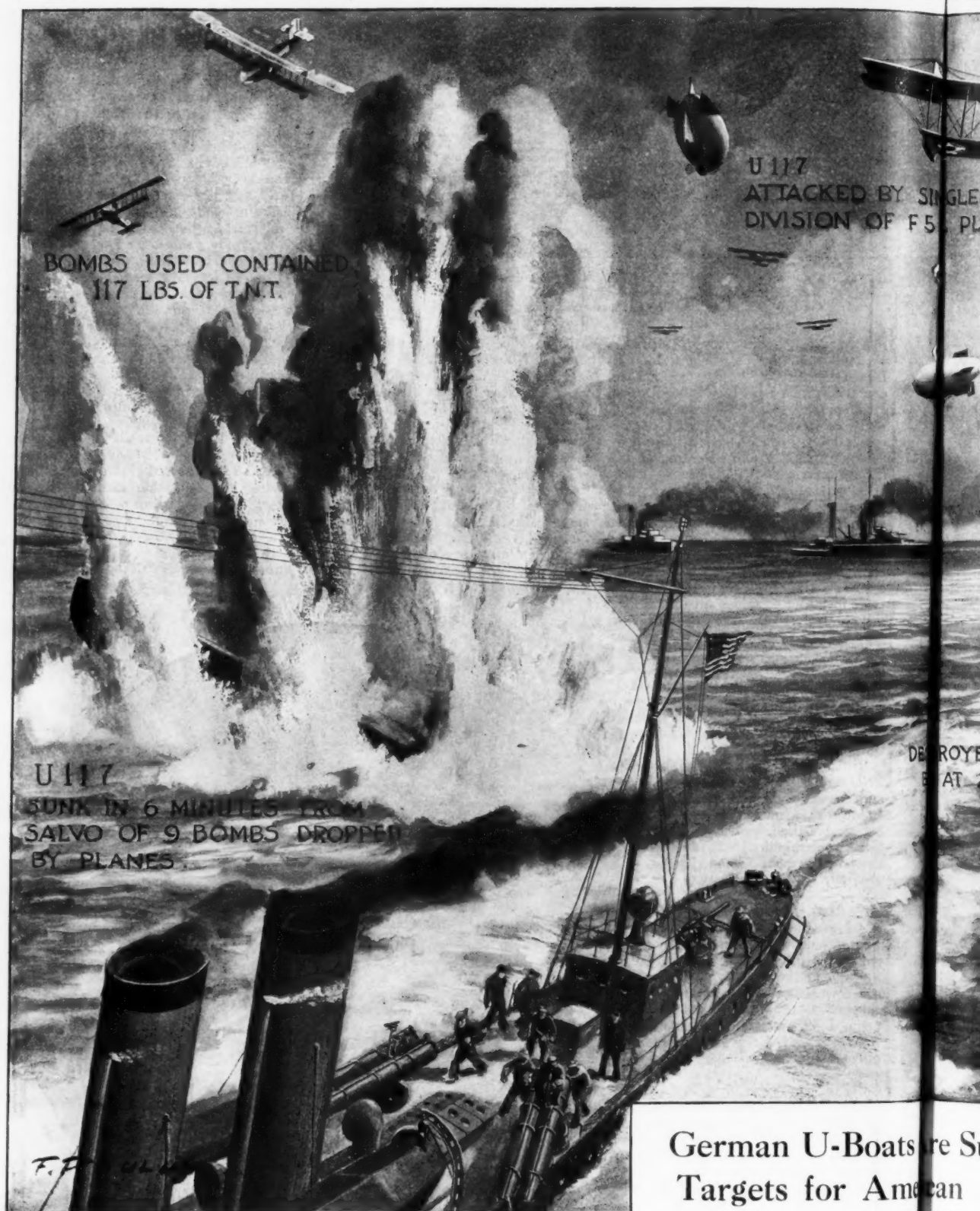
The flight above the desert was crowded with interest for the airship's crew. Half an hour after midday they flew over the

(Continued on page 172)



UNDERWOOD

Does this look like a balloon? Scarcely, but it's a view through the enormous framework hull of ZR-2. This air monster will have a dead weight of 33 tons, yet it will fly like a bird from England to New York at 60 miles an hour.



THIS drawing is a composite reproduction of the scenes, sixty miles off the Virginia Capes, during the recent destruction by our Navy of three German submarines. The sinking of the U-117, U-140 and U-148 ushered in the joint Army and Navy maneuvers off the Capes, lasting until late this month, which had a two-fold purpose: 1. To carry out an international agreement by destroying the German war vessels of every type, from submarine to dread-

naught, allocated to the United States; and, 2. To test the value of aircraft in warfare. It is the consensus of naval opinion, as a result of these tests, although nothing has been shown to warrant the scrapping of battleships in favor of aircraft, the destructiveness of aircraft has been demonstrated to a degree which makes imperative the vigorous development of this arm of service. The single division of three naval air bombers which sank the U-

the terror
1100 feet
bombs as
these, how
was sunk
destroyers



Y SINGLE
F 5 PLANES

DESTROYER SICARD, 3RD. IN
LINE, SANK THE U 148 WITH
20 HITS OF 40 SHOTS FIRED

DESTROYERS STEAMED
AT 20 KNOTS

U-boats are Sunk as Practice for American Marksmanship

U 148
SUNK BY DESTROYERS

DRAWN BY F. PAULUS

craft in the terror of Atlantic Coast shipping four years ago, attacked her at a height of 1100 feet, flying at the rate of 100 miles an hour. They fired a salvo of three bombs as range-finders, followed by one of nine bombs which did the trick. Of these, however, only one registered a direct hit. On the following day the U-140 was sunk by gunfire from the destroyer Dickerson leading a division of five destroyers steaming in line formation at 20 knots past the submarine. Of the 39

shots fired 19 were direct hits, the operation consuming 1 hour, 24 minutes. Then the same line of destroyers steamed at the same rate past the U-148, the Sicard doing the firing. Out of 40 shots 20 were direct hits, the submarine sinking in 29 minutes, 5 seconds. The shots were from four-inch guns, which opened fire at a range of 3,000 yards. The attacks were witnessed from the decks of seven dreadnoughts and other surface units, and from cruising blimps.

HIRE A FAT, MARRIED, PROFANE CRANK

The Best Sort of Man for Trusted Positions in Financial Institutions

By RICHARD BARRY

Illustrations by HAMILTON WILLIAMS



"the men steal for the women and the women share the money—but never the punishment"

FORTY times every day, every day in the year, Sundays and holidays included (on the average) an embezzlement occurs somewhere in the United States.

This is a conservative statement, based on the fact that during the past year over 15,000 embezzlement cases have been reported to the 22 surety companies in this country. It takes no account of the embezzlements not reported, either because they have been settled or hushed up, or because the embezzlers were not bonded and so no claim is made to cover the defalcation. There are probably as many more of the unreported class.

Moreover, embezzlement is on the increase. The month of April, 1921, was the worst the surety companies have ever known. The surety companies paid out the past year to cover losses through bonded employees about five million dollars, while the total amount lost by finan-

cial institutions in the United States during the year was over a hundred million dollars.

Now, I am through with figures. Enter the human equation. What an enormous mass of misery, sordidness, human degradation is suggested by those fifteen thousand crimes. Crimes, mind you, not of professional criminals, not of the outsider, not of the desperate outlaw, not of the poor devil who has had no chance. But, invariably, crimes of the "trusted employee," of the insider, or the man or woman with respectable surroundings, and with a sufficient record of integrity to secure a bond from a responsible surety company.

It is difficult to pick up a newspaper without reading of one of these cases, "Trusted Employee Leaves Wife and Child; Wanted by the Bank." "Trusted Employee Absconds with \$10,000." "Trusted Employee Wrecks Paper Company." Etc., etc.

Why do they say "trusted" employee? The expression is always uttered as if it ought to shock people, as if there was some surprise in the fact that a "trusted" employee became dishonest. But no other kind of an employee can embezzle. Only the trusted employee has the chance.

Every one of those fifteen thousand cases concerned *trusted* employees.

WHICH brings me to my question. What kind of man or woman can you trust? If fifteen thousand trusted ones went wrong last year it stands to reason and the run of human experience that a similar number will go wrong this year.

Yet, can we profit nothing from the past? Is there no rule to follow in picking your "trusted" employees? Or must we continue on the endless round of being mulcted forty times a day by those we have all the ordinary reasons to trust? Are our accepted standards of judging the integrity of men and women correct?

Among those experienced in the subject none seemed better equipped to supply the answer than the president of the National Surety Company. Mr. William B. Joyce. In 30 years of bonding "trusted" employees, and of paying the defalcations, over 100,000 embezzlements have come under his notice, and he has had personal contact with thousands of embezzlers because he was an adjuster of such claims in his earlier days.

"There is no positive rule I can lay down," he replied to my question as to what sort of person is a sure risk. "If so, my position would be the easiest in the world and we would have no losses. But

there are negative rules. In fact, we arrive at a risk by a process of elimination.

"For instance, I prefer a married to an unmarried man in a place of financial trust. I prefer a fat man to a thin man. I prefer a man of vigorous speech, which even rises to the use of expletives, to one of secretive reserve. I prefer a voluble to a preternaturally silent man. I prefer one with a hobby to one without."

"What do you mean by a hobby?"

"Some intellectual interest that absorbs his thought. A collector, a fisherman, a bibliophile, or a strong partisan in some economic or political theory, if his partisanship absorbs his thought, even to the extent of making him obnoxious to his associates."

"Ah, then a crank is a good risk?"

"Decidedly. What unspent energies are left over from his business he devotes to his theories. As a rule these theories don't demand money for their satisfaction. Of course there are exceptions. For instance, we had a case a few years ago of a defaulter who took his employer's money for the purpose of buying rare books. That was a hobby to disprove the rule.

"Then we had another case of a man



... "even to the extent of making him obnoxious to his associates."

who took \$60,000. We found that he had given over \$30,000 of it to his church. His hobby was religious work and he was so ambitious to stand well in the inner church councils because of his donations that he became a thief to do it.

"I could name such exceptions to every rule I might lay down—all except my rule about fat men. In all my experience I never knew a fat man to embezzle."

"Why is fat such gilt-edged insurance?"

"I DON'T know exactly. I only have my theory about it. I believe that fat men are usually very well contented with life as they find it. They always seem to want to make the best of conditions as they are. Usually, I suppose, their food is well digested. Usually they have regular hours, especially for sleeping, and they don't want these disturbed. Moreover, if they occupy positions of trust they have a regular income and that means a certainty of a pleasant way of life, and they don't want to take any chances of disturbing it. I think also their size makes them self-conscious and anxious to avoid the limelight of publicity."

"Do you figure that profanity helps a man's integrity?"

"Please make the distinction," cautioned Mr. Joyce, "between profanity and vulgarity. I think the man of promiscuously vulgar conversation has a loose mind and is not trustworthy, but, on the other hand, a man who sometimes rips out an expletive by way of enforcing a point in his talk is usually honest with himself and with others. I would bank on him as against the carefully low-voiced man who is plausible and suave. In fact, I have had the latter type before me

often as confessed or proven embezzlers, but rarely the former."

"Is your rule about married men invariable?"

"No. A happily married man is a better risk than any bachelor, but the unhappily married man is a poorer risk than most bachelors."

The records of the surety companies show that the majority of embezzlements are for small amounts, that is of a few hundred dollars, and that most of these are made by young men. I asked Mr. Joyce at what age he considered a man to be immune from temptation.

"There is no age limit," he replied. "In the past three months we have had ten cases of men over 65, and one of these was over 70. Yet, it is one of our rules that we prefer men of middle age and more to those under forty. This is on the theory that age, as a rule, teaches men the folly of crime. Young men are dangerous until their characters are pretty well formed."

"While you are on this subject, permit me to say, from the standpoint of the surety company, that we do not always hold the embezzlers solely responsible for their conduct. We don't believe in refraining from prosecution. In fact, as a matter of principle, we always prosecute the guilty man or woman. At the same time we know that the blame should be often shared."

"Some careless employers are thief makers. No employer has the right to make it easy for an employee to take money. Moreover, an employer who does not pay a living wage to the man or woman who is handling his money is openly inviting disaster."

"The majority of our cases concern

(Concluded on page 178)



... "the largest amount of loss ... comes through speculation."

A PURGATORY OF WOMEN'S RIGHTS

Some Experiences with Sex Equality in Soviet Russia

By JANE KOLEN



If Kipling was right this feminine Russian Cossack ought to be a very deadly lady.



PHOTOS © KADEL & HERBERT

Women in Soviet Russia are free—to do hard manual labor for the State. Here is one engaged in the freedom of dragging brush across a stream.

THE American woman who has gained her independence and obtained the same rights that men enjoy is possessed theoretically of no greater degree of emancipation than her sister in Soviet Russia. Yes, the woman in Soviet Russia is as free as her man—as free, that is, to vote for Communism, to do hard manual labor for the State, to stand in the bread-line, to be conscripted for the Red Army, to suffer slow starvation or arrest and imprisonment, and maybe execution. In Russia she can indeed boast of the equality of the sexes as we can, but it is a boast almost too pathetic to be ironical.

When Bolshevism first began to take root in Russian soil, so many new laws were made, so many decrees issued daily, that people lived in continual fear and confusion lest they be transgressing, or not living up to, the new laws, and often what seemed only a rumor, and an outrageous impossibility, today, became a strict law tomorrow. So that when a rumor went forth that women were to be nationalized, one can imagine the terror it created. Indeed, the panic grew so great that the government, if it had ever considered such a proposal seriously, dismissed it.

The Bolsheviks did, however, attempt to put through a law compelling mothers to give up their children to the State, to

EDITOR'S NOTE—The author of this article was a Miss Klinman of Los Angeles, who in 1912 married a Russian chemist and went to live with him in Moscow. Just before war broke out, in the summer of 1913, her husband came to America on business and was subsequently prevented from returning to Russia. Mrs. Kolen remained in Moscow until the Bolshevik revolution of 1917, when she fled to Odessa. There Bolshevism caught up with her and as a newspaper writer who had attacked it she became an object of suspicion and persecution. She managed to escape into Roumania in January of this year and has since returned to America.

be brought up by the Soviet Government. This attempt met with so much opposition from all classes that up to the present day it has largely failed of enforcement.

Then, suddenly, whether from motives of appeasing the people or simply of wanting to appear more liberal-minded than other European powers, the Soviet Government (its sense of humor is proverbial) announced that women were to have the same rights as men. The feminine population was, of course, delighted

and women in all classes of life took to the platform.

Such speeches as were made and listened to! I once heard our janitor's wife speak. She certainly was determined to use her woman's rights. Her lecture was on a popular subject—how women of her class had been trodden upon by the "old régime" in general, and by their own husbands in particular, and how now, under the new form of government, they would be equal and free. They would not only be their husbands' equals but their decided superiors because, with their greater energy and desire for self-improvement they were going to take advantage of the wonderful education the Government was offering them.

Of course, the poor woman continued, she could not do much at present, being illiterate. But when she had learned to read and write! And as to her children, she had it all planned out just what each one was going to be.

The women listening were no less enthusiastic than she. Some were a little backward about getting up and speaking in public, but they all agreed (by holding up their hands) to take part in reforming Soviet Russia. In a few months' time,

all Europe (and no doubt, America, too) would look on and marvel!

Such speeches were the rule in the beginning of the Soviet régime, when people were not yet famished and their clothes were still in a wearable condition. Several months later the same woman spoke quite differently (not in public, of course—she valued her head too much to take such risks). She was just having a little neighborly, confidential chat in which were being discussed "the good old days, when life was worth living."

She referred feelingly to the nice treatment and the many "tips" her husband used to receive from the former tenants of the house. (Now, more than half the house was occupied by "government officials" and other Soviet employees from whom she received nothing but abuse.) At Easter and Christmas time, she said, none forgot her.

"There were ladies and gentlemen in

comply with this law she was punished as a deserter.

For conscription purposes the women of Russia were divided into three groups, or categories:

First: all women not belonging to any union (even if they worked for their living), and those having no fixed occupation or employment. (This, of course, meant the bourgeoisie class.)

Second: the intellectual class, or rather those of the intellectual class having a profession, such as doctor, teacher, student, etc.

Third: women working in factories, or belonging to any kind of labor union. Wives and mothers of large families who had never kept servants (thereby proving that they were no "bourgeoisie"), ill or



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Once rich and among Petrograd's Upper Ten, this Countess now sews for a living.



S. HL

Yes, women folk have the same rights as men—to stand in the bread-line. A typical group is shown here waiting in a Russian town to receive food.

pretended to be ill, others, who really belonged to the first category, by means of bribes, obtained enrollment in some school or union and so received passports putting them in the second or third category. The Bolshevik Government, however, took unique measures of forcing women to work, and here the innocent had to suffer with the guilty.

For instance, one June morning the Black Sea beach at Odessa was crowded with women and girls bathing. Among them were not only "bourgeoisie" but those of the second and third categories as well. Pleasures in Soviet Russia are so few that every one is anxious to take advantage of them, and besides, owing to the lack of fresh water and soap in Russia, sea bathing is often the only avenue to cleanliness.

Well, the whole beach was suddenly surrounded by soldiers. The women were ordered to dress and go with them. Arguments and tears were of no avail. No exceptions were made. Even women who had left little babes at home were not allowed to return. They were all taken to the barracks and forced to clean them. Only in the evening were they permitted to return to their homes. The anxiety of those left at home, who knew nothing of what had happened to the bathers, can best be imagined.

This beach and others equally popular became the scenes of repeated round-ups of this sort, until few women indeed could be induced to frequent the seashore, notwithstanding their "women's rights" or their anxiety to bathe.

those days," she continued "It's all so changed now. Of course we are free and equal, but the children can't eat my women's rights when they're hungry. Women's rights—why who's got time or inclination for such things? I'd exchange the whole government, including my women's rights, for a plate of good hot borsht! (This is a great Russian dish—a kind of soup made from red beets and meat; it tastes very good.) My, wouldn't I like to smell it, at least! Freedom, indeed! Who wants it, who asked them for it? Let them give us bread instead!"

She was voicing the sentiments of millions.

YES, the women of Soviet Russia received the same rights as men, and being on an equal footing, it was but just that they assume the same responsibilities and duties. Hence the drafting of women into the Red Army.

They were not really put in the army, nor were they taken for fighting purposes; but only as cooks, charwomen, field workers, etc. Every female between the ages of sixteen and forty-five had to appear and be enlisted. If she did not

deformed women, and those about to become mothers or having infants younger than one year.

Women in the first category were taken for work in the fields, or employed in various other ways "for the good of the army." For example, they were put to washing the dirty clothes, or preparing what food there was, for the soldiers, cleaning the floors and windows of the barracks, scrubbing those of typhoid hospitals, etc., etc. This work was, of course, done gratis, as it was for the "benefit of the State."

Women in the second category were sent into the country to instruct and reform the peasantry, cure the sick, etc. Like true soldiers, women were obliged to go where sent and fulfil their duties without asking any questions or receiving any explanations as to the "whys and wherefores."

The third group was excluded from compulsory work altogether. It was found that they were the people whom the government could not spare. Therefore they were not disturbed.

Of course, as many women as could tried to avoid being sent away. Some

ANOTHER means of impressment was then resorted to. This was the "oblava" on the streets. ("Oblava" means "to catch in a trap.") At any hour of the day, when people least suspected it, and were walking innocently along some street or streets they would suddenly be surrounded by armed soldiers

on foot and horseback and no person either on those streets, or in any of the houses which faced them, would be permitted to leave. Sometimes the men, at other times the women, would be taken.

Then, again the houses would be searched for deserters, speculators or other criminals, and while their work was going on the people who happened to be in that vicinity would be stopped by the police and forced to stand on the streets hours and hours, sometimes till late in the night, until the searches were completed. After a while these "oblavas" became so frequent that people stopped worrying, and to this day, if any member of a family doesn't come home at the usual hour no special anxiety is felt, for the rest of the family know that he, or she, is in an "oblava."

Once, late in the autumn when it was already very cold, a whole crowd of men and women were caught, put on barges and sent out somewhere to sea. There they were kept for several days, nearly freezing to death. While most of these victims were "bourgeoisie," yet not a few belonged to the second category. Not happening to have their passports with them when taken, they could not prove who they were, so all suffered punishment.

Now, no one thinks of leaving home without carrying along passport, union-book, a paper stating what category one belongs to, etc., etc. This is one of the advantages of living in a free country, where everybody is equal.

"Oblavas" were not only conducted on the streets and in the adjoining homes, but also in the trains, especially to entrap women. Without any warning the trains would be stopped suddenly, and officials and soldiers would order all the women to descend. They would then be sent to the barracks and fields, where they were forced to remain and work.

I know one girl who worked in the fields for six weeks. Nobody knew what had become of her, until one day she made her appearance in town, footsore (she had walked all the way back), exhausted, black as coal, and hardly able to speak from fatigue. She had not been mistreated in any way, only forced, together with other women, to work hard until all the work in the fields was completed.

NO doubt the American public knows that the Bolshevik government recognizes no religion or religious ceremonies; hence the marriage ceremony, as we understand it, is not valid in Soviet Russia. The Bolsheviks have what is called "marriage by law," but this system is so lax and free that a couple can

get married, divorced and re-married in a day.

All two persons wanting to get married have to do is to present themselves in court, announce their desire, and a license is immediately granted them. The fact that the man or woman may have a wife or husband living, and perhaps several children, doesn't make any difference. The former marriage, having been contracted according to the laws of the old government or at church, is "null and

she didn't care. She telegraphed to America to her legal husband, who sent her the necessary papers and money for her voyage. She came to the United States on the same boat as I.

When a couple become tired of each other, or for some reason or other their married life is not a success, all they have to do is to go to court and ask for a divorce. As the woman does not take the man's name when marrying, but retains her own, she has no "red tape" to go through to assume again her maiden name.

The main feature, of course, of woman's rights is her voice in government affairs. There are, however, at the present moment, so many questions of vital importance to the Russian woman that politics has been pushed aside. In the first place, how is she to be an active member in the affairs of her country when her whole day is spent in running around or standing in line somewhere trying to obtain something. Nothing can be got without wasting hours and hours (sometimes even days) standing at the end of some line. Even a pail of cold water can not be procured without standing in line for it.

YES, women have the same rights as men. Women quarrel equally with the men for a place in these lines. Very often high words come to blows. In Russia there are no longer "ladies and gentlemen." There are no longer, it seems at times, even human beings. Cold and hunger have transformed them into wild animals. They quarrel and fight, for what? For the privilege of obtaining a pound of half raw, sour black bread mixed with straw and other suchlike ingredients, or a dinner at the Soviet restaurant, which generally consists of a soup, or to be more correct, a plate of hot water in which float about a couple of slices of potatoes or carrots; and a small dish of gruel, made of a cereal, without butter or fat of any kind. Sometimes a slice of bread is also added. Like the wolves in the forest, the people are howling for food.

When evening comes the woman (who, after all, is physically not the equal of man) is so tired out that all she can do is to go to bed. When an ambitious woman desires to improve or develop her mind to fit herself for taking part in government affairs, she finds the effort impossible.

With what will she heat and light up her house, or even one room, so that it will be habitable for study? It's one thing to get into bed and cover up, and quite another to attempt reading or studying in a cold dark home. Then, where is she

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© KEYS ONE

Women in a small Russian town waiting at the market for a supply of fish to arrive.

void." The encumbered one is at liberty to marry whom he pleases under the new Soviet law.

I knew a wealthy woman whose husband got a chance to get away with the Denikin army. She and her two children remained behind. When the Soviet Government began despoiling the bourgeoisie she was in despair. A friend of hers, who was impelled by circumstances to work for the government, gave her some good advice. In fact, he married her (on paper only), thereby giving her his protection. She was no longer the wife of a bourgeoisie, but of a Soviet worker, and was not molested.

Another lady became acquainted with a gentleman who was a British subject. Taking compassion on her (the sufferings in Russia are beyond description), he suggested to her that they "get married on paper" as then she would become a British subject and would have some chance of getting out of Russia. Well, six weeks ago a British ship called at various Russian ports on the Black Sea, demanding British subjects. She got her chance and was taken to Constantinople. There, of course, the English Consulate would not recognize her as a British subject, but

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AS WE WERE SAYING

By ARTHUR H. FOLWELL

STANDARDIZING THE SEXES

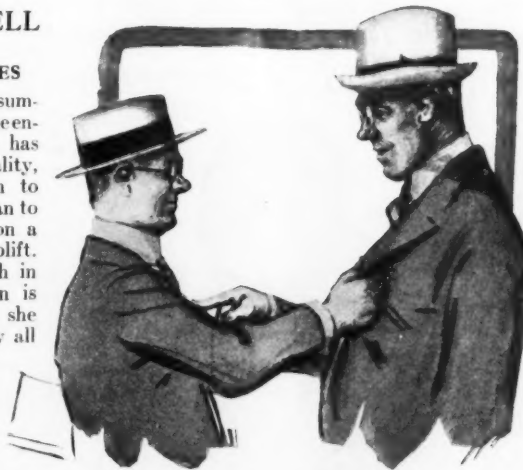
SOMEbody has ruffled the summer calm by asserting that the enfranchisement of women has spilled a lot of moral beans. Equality, it seems, is not elevating man to woman's level; it is lowering woman to man's. The leveling process is on a low plane. Equalization lacks uplift.

There may or may not be truth in this. If it be true, and woman is descending, it is possible that she will overcome the tendency to fly all to pieces on discovering that another woman has a hat or a suit that is the counterpart of her own. She will not do that if she drops to man's level. Man may be woman's inferior in many things, but he can contemplate with perfect composure a duplicate of his own suit upon a perfect stranger. He does not feel that his clothes have suddenly lost caste; that it would be good for him to be alone with his sorrow and his shame. If the owner of the duplicate be somebody he knows, your man will slap him on the back and explode: "Well, by jings! Same as mine. Pretty good stuff, hey? Looks fine on yer!" And after their experience meeting, which includes detailed testimony as to where "it" was bought, if ready-made, or how much the tailor charged to make "it," each leaves the other a little prouder of his new rig, a little better satisfied with his taste in picking clothes, than he was before.

On the other hand, where is the married man who has never sensed with puzzled alarm the sudden freezing of his wife in a public place, or who has never heard the words, "Didn't you see it?" icily articulated in reply to his blundering, "What's the matter?" The matter is another woman; another woman in a hat or a suit just like his wife's, and the world will never be quite the same again. Such discovery is proof of but one thing, namely, that you can't be exclusive and economical at the same time. Humbly the husband tries to grasp the great truth that when everybody is wearing something, nobody is wearing it.

That's the way it is when the duplication is noted on a passing stranger. When the duplication occurs on the frame of a friend, the tension is even more acute. Here, it is evident, confidences exchanged over the pages of a fashion magazine and a handful of samples have been ruthlessly broken, and somebody is accused and convicted of having been a "copy cat."

Perhaps it is so that woman's standards are on the toboggan. In most instances we hope that the rumor is unfounded, but nobody will be hurt by a descent to man's standards in the matter of duplicate clothes. Speed the day when two women,



"Well, by jings! Same as mine! Pretty good stuff, hey?"



"When the duplication occurs on the frame of a friend, the tension is even more acute."

finding themselves garbed alike, shall slap each other on the back and cry: "By jings, same as mine! Looks stunning on you!" And mean it when they say it.

DEFINITION of the millennium. When the senator from a district where armor-plate is made and the senator from a district where a navy yard provides jobs both vote for disarmament.

THE LINE OF DESCENT

THEY met in the world where inanimate things stroll and talk.

"I see you are holding down my old job," said one. "I was famous once. I was considered a great joke; vaudeville

Nature Studies by
W. E. HILL

folks got me off regularly. I was the lone oyster in the restaurant oyster stew."

The other glowed with pleasure at the meeting.

"I get you exactly," he replied. "They haven't made a joke of me yet, but they soon will. I'm your logical successor."

It was the lone orange on the counter of the "pure orange juice" stand who spoke.

IT seems odd to us that nobody has ever launched a magazine called "Failure," with the idea of telling folks what not to do in order to make good. A series of signed articles on "Why I Failed" (by prominent failures) and "Failure as a Stepping-Stone to Success" ought to catch more readers than a honey-pot does flies. The good part of a failure piece would be its genuineness; the author would really write it, as in all probability he would need the money. He would not, as is the case with so many "success" articles, hire some glib newspaper or publicity man to write it for him. Frequently it happens that "success" can't write good English, while "failure" can. An article by William Jennings Bryan entitled "Winning Out by Losing," would make a crackerjack feature for the first number.

THE great trouble with a budget system in the machinery of the Federal Government is that it will remove from politics the chief motive for going into politics. The budget system has an icy stare and a uniformly discouraging answer to the question, "What is there in it for me?" It takes into little or no consideration the key-stone doctrine of politics, "To the victors belong the spoils."

When men enter politics for the sake of serving their country, instead of being served by it, or serving their friends by it, a budget system will be popular. Until then, it will be as popular as a chaperone on a park bench at midnight.

POEM BY THE OFFICE BOY

You can tell that this is the Boss, all right;
He leaves for his week-end Tuesday night.

SUDDEN changes are often fatal. Before going on your vacation, it is advisable to spend as much of your time as possible in a telephone booth with the door shut. This will accustom you to the "large, airy room" which awaits you and your trunks at the summer hotel.

HOW MUCH DOES YOUR SOUL WEIGH?

This Is a Problem for the Strangest Laboratory on Earth

By HERWARD CARRINGTON PH. D.

THERE has recently been established in New York, a laboratory of a unique character. There is none other just like it anywhere in the world; it is the first of its kind! It is a "Psychic Laboratory," for the study of obscure psycho-physiological and "occult" phenomena.

Just as we have laboratories equipped and fitted up for the study of astronomy, chemistry, physics, etc., by means of suitable instruments—so is this laboratory equipped and fitted up for the study of these curious and ill-understood manifestations. It is under the direction of the writer; and associated with him are William Russell, of the U. S. Testing Laboratories, in the capacity of technical expert and electrician; and Mr. H. K. Kevorkian, Treasurer, through whose interest and generosity the foundation of the laboratory has been rendered possible.

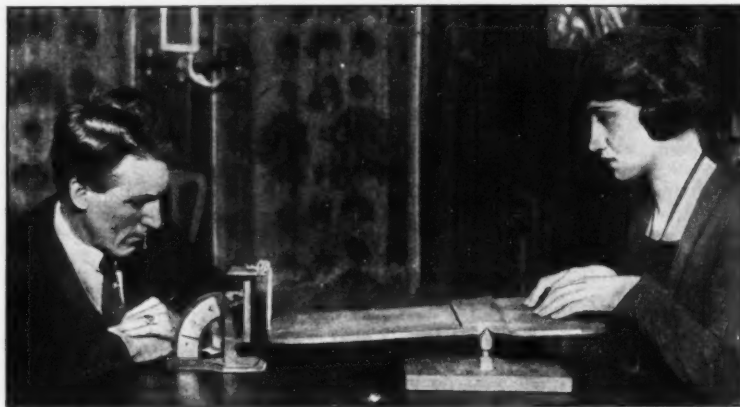
Here it is intended to conduct experiments which many consider the most fascinating in the world, since they relate to the innermost being of man. Not only his body and mind, but his very soul will come under the scrutiny of scientific investigation. The unknown and unrecognized powers which man possesses within himself—these will be tested and measured by means of the most delicate electrical and physical apparatus known, as well as by means of many new machines and devices especially constructed for the purpose.

Does the human body really emit definite radiations which can be seen, photographed, measured and recorded? Does a dead body still possess these radiations? Is there a real atmosphere or "aura" surrounding the body, and if so what is its nature and structure? Can thoughts be photographed? Can objects be made to move without physical contact? If so, what is the nature of the force producing this action? From what part of the subject's body does this force radiate? Can the soul be weighed or photographed at the moment of death? Does man possess an "astral" body—an ethereal duplicate of the physical body? And if so, what is its composition? Does it possess a mind? These are only a few of the many questions which present themselves for solution as soon as we begin to think about these problems at all.

It will be the object of the present



This sensitive instrument—the Sthenometer—measures vital radiations given off by your finger-tips. It was invented by Dr. Paul Joire, and Dr. Carrington is shown testing the deviations of its delicate recording needle.



"The Will Board" they call it. This remarkable instrument is intended to register the power of the human will and, it is claimed, proves that the will exerts a definite pressure which can be recorded by this contrivance.

laboratory to investigate all these questions in a purely impartial, scientific spirit, and endeavor to discover their answers. There is nothing "superstitious" about this. It is merely an attempt to apply the methods of modern science to the solution of many obscure and hitherto unsolved phenomena.

Various "psychics" or "mediums" will of course be investigated—but that does not mean that the investigators are committed to a belief in "spirits" in consequence. On the contrary, it is highly

probable that this method of investigation will show us that many perplexing manifestations—formerly thought to be due to spirit agency—will be shown to be due to quite natural causes. Many European investigators accept the facts of psychical research, without accepting the spiritistic theory as an explanation. The difference between facts and the explanation of the facts must ever be kept in mind.

If there be a spiritual world of any kind, peopled with beings like ourselves, however, it is probable that such beings are prevented from "communicating" with us on this earth because they can find no intermediary as a means of communication. Could we, in this laboratory, find an energy common to the two worlds, which we could manipulate and which they also could manipulate, then we should have an absolute means of direct "communication"—possibly by instrumental means! It is possible.

However, as before stated, the Psychical Laboratory is not interested primarily in such questions. If there are no "spirits" and no spiritual world at all, the laboratory will still justify its existence. The psychical, physical and physiological phenomena noted in connection with various normal and abnormal persons are themselves of extraordinary interest, and have as yet been little studied.

French investigators have done something in this direction. They have devised a number of ingenious instruments to test the reality of "psychic force." Dr. W. J. Crawford's striking experiments, which I detailed in a recent number of LESLIE'S WEEKLY, are a good example of productive results in this field. Dr. von Schrenck-Notzing has also succeeded in obtaining a number of photographs and moving pictures of a form of substance or "plasma" issuing from the medium's body and has even succeeded in microscopically analyzing small bits of this "materialized" substance. We can thus see the possibilities opened up before us, when once the methods of science are applied to the investigations of these odd phenomena.

In our Psychical Laboratory we are now constructing a number of delicate electrical and physical instruments which will be employed in the study of these facts. By their aid we hope to establish

(Concluded on page 174) J

The Miracle of Molokai—(Concluded from page 151)

muscular injections of the ethyl esters, and that in many cases the patients are apparently cured."

Leprosy is usually a slow disease, developing gradually over a considerable period of years. The response to treatment is likewise slow, and although some patients appear to be cleared up in six months, most of them require a year, or even more.

"It is not believed that the present practice, successful as it appears to be," says Dr. Dean, "is the last word in the administration of chaulmoogra derivatives to lepers. Research is still in progress and it is permissible to hope that further study of the whole problem will result not only in fuller knowledge, but in more efficient treatment."

What does Mrs. Rosalie Blaisdell say?

"On March 5, 1915, I was declared a leper and put in Kalihi receiving station under the care of Dr. Hollman. I wish I had with me the picture that was taken of me then so that you could see the different woman I am now," she declared on the platform at that public meeting. (I saw the picture in her home, and before me just a few days ago was a woman who appeared to be thoroughly cleansed.) "I am sure you would not know me for the woman in that picture," she said that day. Like most Hawaiians, she said she was afraid the medicine would poison her.

Dr. John T. McDonald, now head of the Kalihi hospital, who is continuing the chaulmoogra treatment, while expressing conservatism and making no direct statements that lepers are being cured, although paroled from the station, says that "one cannot avoid the conviction that there has arisen a new confidence in the curability of leprosy." He adds: "We believe our remedies arrest the disease."

Since October 1, 1918, there have passed the scrutiny of examining boards appointed by the Territorial Board of Health, and been paroled as no longer a menace to the public health, seventy-eight patients, "not one of whom has shown the first sign of recurrence," says Dr. McDonald.

PICTURE now Molokai, the "Isle of Last Resort." On that peninsula, before the great wall of lava, is the picturesque town of Kalaupapa, the seaport of the Settlement, where the agent resides and where is located the Baldwin Home for Girls, conducted by nuns from

is not a land of gloom. The lepers have their churches, their brass bands, their athletic associations, their debating societies, their motion-picture theater, their political activities, for they vote like the rest of the islanders, and political candidates visit Molokai and harangue the inmates as they do in Honolulu. They have field days and horse racing, and at times have parades, and crown their Queen of the May.

It is not a land of gloom except that these people heretofore knew that the outer world was locked against them. Today, the lock is broken, the portal is open and the world can be theirs if they respond to the treatment.

Do not assume that all Molokai is a leper tomb. The Settlement is only a part of the great island. The remainder is absolutely apart from the Settlement, separated from it by stupendous *palis* (precipices), and is devoted to ranching, grazing, and has many enterprising towns, and its Roosevelt Park.

Kalawao (the leper settlement) was an old *ahupuaa*, or district of land, belonging to the ancient chiefs of Molokai. As a leper settlement it was opened January 6, 1866.

Cut off from the outside world the condition of the lepers has always been made as favorable as possible. They are always well housed and comfortably clothed and provided with abundance of wholesome food, medicines and medical attendance. The budget for the maintenance of the Settlement and Kalihi hospital is one of the largest items which the Territorial legislature meets every two years. Their misfortunes entitle them to greater consideration and kindness than is generally accorded to less-afflicted persons. To the infinite credit of the Hawaiian Kingdom, the Republic and the Territory, be it said, the lepers have never been neglected.

If Dr. Hollman's suggestions with regard to the establishment of substations for the treatment of incipient leprosy are carried out Molokai will no longer receive diseased multitudes. Many within Molokai will be treated and freed, and the colony skeletonized perhaps to the vanishing-point.



PAUL THOMPSON

A strange, ancient Hawaiian monument on the island of Molokai.

the Syracuse, N. Y., Superior House.

There is Kalawao, farther inland, but overlooking the ocean, where the Catholic church, formerly conducted by Father Damien, the martyr priest, immortalized in literature by Robert Louis Stevenson, raises its lofty peak. Opposite is the Baldwin Home for Boys, conducted by Brother Joseph Dutton, the American Catholic lay brother, who has spent nearly forty years of his life there, never once quitting the isle. Self-sacrificing, self-effacing, a Grand Army of the Republic veteran, he is absolutely devoted to attending the stricken in his compound, working, if necessary, twenty-four hours a day.

Despite the great disfigurements wrought by the disease and the fact that a visitor to the peninsula sees the fearful ravages about him at all times, Molokai

wholesome food, medicines and medical attendance. The budget for the maintenance of the Settlement and Kalihi hospital is one of the largest items which the Territorial legislature meets every two years. Their misfortunes entitle them to greater consideration and kindness than is generally accorded to less-afflicted persons. To the infinite credit of the Hawaiian Kingdom, the Republic and the Territory, be it said, the lepers have never been neglected.

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A Purgatory of Women's Rights—(Concluded from page 168)

going to get books? Why, she does not even read a newspaper, firstly; because it is dreadfully expensive and difficult to procure; secondly, because only such articles are published as the Soviet Government approves of, and these are usually neither reliable nor interesting. She knows already by heart that all Europe is in flames kindled from the fires of Bolshevism; that now the conflagration is spreading to America, India, China, and where not. She has been reading that for the last two years and is beginning to wonder when those countries will be consumed. Europe must be an unusually large continent, if it is not yet conquered by the Bolsheviks.

She is not equal to reading through the long list of names which is daily being published of those shot as counter-revolutionists. Of course, there are articles about the wonderful progress the various departments of state are making, but that, too, is already familiar to the Russian woman. There remains but one thing for her to do. To use her "rights" in going to bed when she will. This she usually does.

When Bolshevism was a novelty, when conditions had not yet reached their present degree of misery, voting was attempted by women, but it failed.

Everybody knows that the population consists of more people who are not

Bolsheviks, than of those who are, yet it was always found that the candidates elected to office were of the Bolshevik party. So gradually women began to lose interest in politics, and think less and less of their "glorious rights." No doubt, today, rather than mix in politics they'd prefer to attend to their household duties and prepare their dinners, if they had anything left in their homes worth looking after, or any food to cook.

But they have no choice and on Soviet holidays, in token of gratitude for their emancipation, they with their men equals are paraded through the streets, whether they wish it or not, waving red flags and singing patriotic songs of freedom.

Airship, Ahoy!—(Continued from page 161)

oasis of Farafrah, its giant palms and flat-roofed buildings offering a unique spectacle to the men overhead, while the inhabitants were nearly frantic at the approach of the "ghost of the sky" with its roarings and suspicious movements. It is safe to say that the Lybians will long remember the airship, and they undoubtedly will jealously guard the tin souvenirs of the sky in the guise of empty meat and fruit cans which the crew threw down on the oasis as the *L-59* passed over its center.

From Farafrah the route bore away for the oasis Dachel, which was reached in mid-afternoon. On the way the crew spied a caravan swish-swishing along the sandy road which stretches over the desert between the oases; and consternation changed to confusion and pell-mell flight when the caravan sighted the ship. It was not until nearly out of sight that the crew noted signs of reassurance in the caravan which slowly swung into column and resumed its interrupted journey.

The ship passed over Khartum at sun-

set. The young-old city, bathed in the afterglow of a brilliant sky, was an imposing sight. Under such conditions travel by airship is ideal, the landscape unfolds to a distant horizon, details of the terrain are thrown in relief and made vivid by the slanting sunbeams which illumine the heated dust, while the buildings in the city become a shining sea of tile with frosted beacon-like towers to catch and hold the eye until the changing aspect silhouettes the roof-line against the golden sky as your ship speeds into the waiting twilight.

Khartum is the city of Gordon; on one of those flat roofs that hero often stood and searched with weary eyes the ever-flowing Nile and the hot, dust-laden sandy trail for the column of Englishmen who came too late, or the fleet of boats which failed.

Taking bearings at Khartum the *L-59* flew on her course at an altitude of fifty-four hundred feet, until ten minutes of three on the morning of November 23rd

when a wireless message from Nauen in far-away Germany recalled the voyagers; an order from the Admiralty staff read: "Return at once, East Africa has surrendered."

TAKE notice, all ye dusty-throated, cinder-eyed railroad travelers, and all ye seasick, bleary-eyed steamship voyagers, here is a new means for traveling in comfort, quickly, and with a panorama of land and sea spread out before you in a natural relief map, the beauties of which cannot be seen by any other means of conveyance.

The slight discomforts to the crews of the *L-59* on its flight to Africa and the *R-34* in crossing the Atlantic would not be experienced in a commercial airship because the two ships in question were war models and comfort was not a particular consideration in their design.

Since the two voyages above referred to, great strides have been made in the methods of handling rigid airships. Mooring masts have been perfected, which reduce the time of landing from hours to minutes, and the number of men required for the operation from 450 to six. When the *ZR-2* reaches America there will be mooring masts available for her use at the Naval Air Station, Lakehurst, N. J., where the big ship will be housed, and probably in Washington, Chicago, Omaha, Salt Lake City, and the big cities on the West Coast.

This mooring mast business has reduced the cost of handling rigid airships 75 per cent. at least, because heretofore, one of the chief reasons for the delay in development of airship transport lines has been the cost of terminals and intermediate stations, as sheds large enough to house such huge balloons have been prohibitive from the financial angle. Now, with a mast, it will be only necessary to provide housing facilities at the terminals of air transport lines and inasmuch as repair and upkeep work will be among the activities maintained at a terminal there will always be sufficient personnel to handle the airship, absorbing the cost in the general maintenance appropriations.

The simplicity of the mooring mast leads one to wonder why it did not make its appearance when airships were first designed. It is merely a latticed steel tower having a platform at the top and a revolving cylinder with an inverted cone at its head, into which fits a cone on the bow of the airship, the two cones being locked together by spring hooks. Pipes lead up the mast, which carry gasoline, hydrogen gas, lubricating oil, and water ballast, and commercial masts are provided with an elevator for transferring passengers and freight back and forth from the ground to the ship.

When the *R-34* came to the United States, in 1919, we did not have any hangars large enough to house such a huge airship, nor did we possess a single mooring mast. It was necessary to provide at Mineola, Long Island, mooring facilities and a large handling crew of about 500 soldiers and sailors, in order that the ship might land and to prevent damage to her structure whatever the weather conditions might be.

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The "three-point" mooring system was employed. Three huge concrete blocks were sunk into the ground at the apices of an equilateral triangle, and from these blocks cables were led to a ring in the center of the triangle to which was fastened the mooring swivel which permits a ship to swing around in the wind without tangling up the gear. It was necessary to provide 2,000,000 cubic feet of hydrogen in steel hydrogen containers stacked up on the edges of the field, and hundreds of feet of hose was laid out on the ground to convey the hydrogen. The water supply for ballast was another matter requiring special hose connections, all of which had to be led up to the ship by using a captive balloon.

When the *R-34* approached the landing field an officer was obliged to jump from the ship with a parachute in order to superintend the landing.

WHEN the *ZR-2* reaches Lakehurst, she will go direct to a mooring mast. In order to do this, a steel cable will be led from a winch at the foot of the mast, up the mast, and 600 feet on the ground in the direction from which the ship approaches. Two men stand by the end of the cable, two men at the winch, and two men at the top of the mast. This is all the crew that is necessary.

As the *ZR-2* approaches the mast, 600 to 700 feet above the field, she will let out her mooring cable in a huge loop, and when the loop is over the end of the mast cable, the outboard end will be dropped to the ground. As soon as the two cables are joined, ballast will be released and the ship will rise to about 1200 feet; then she will be brought down by operating the winch, until the bow cone fits into the device on the mast and is locked. Sway cables are used, also, to steady the bow when the ship is within 40 or 50 feet of the head of the mast. Airships have been moored and unmoored at mooring masts in winds as high as 50 miles an hour, an impossibility by any other method.

At Lakehurst is also provided the largest airship hangar in the world; big enough inside and with doors large enough to take into the interior a building 175 feet wide, 15 stories high, and as long as two city blocks. The doors of this hangar furnish a wind break, and behind these breaks the *ZR-2* may be "walked" in and out during windy weather which otherwise would make it impossible to use the ship.

People in little old New York, when they view the *ZR-2* as she maneuvers about the city on her arrival in America, will realize that the ship is no plaything. She is 694½ feet long, and has a diameter of 84½ feet, and a lifting capacity of 90 tons; she has a cruising radius of 5600 nautical miles, and while her cruising speed is 50 knots, she is capable of making 60 knots per hour fully loaded. She has six motors, giving 2,100 horsepower, and her gas capacity is 2,724,000 cubic feet of hydrogen. The dead weight of the ship is 33 tons.

The *R-34* was 643 feet long, with a gas capacity of 2,000,000 cubic feet. The *L-59* was 645 feet long, with a gas capacity of 1,942,000 cubic feet; but her total horse-power was only 1200, and her total lift but 59 tons.

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Where East Meets West—(Concluded from page 159)

and covered with cushions where the most graceful and cleanly movie fans in the Orient sit Oriental fashion on the floor. Imagine the stampede in a Broadway movie house if this custom became general among movie fans in this country!

A strict censorship is observed by the Japanese police, who must license a film before it is released. The movie fans of Japan do not complain. In one province the police insisted that men and women should be separated in the theater. Nowhere else is this done. The shows run continuously from noon. At matinees the theaters are filled with women and children, the doll-babies apparently quite as sophisticated in their impressions of a serial story as their elders. The characteristic attitude of the Japanese movie fans is curiosity, and a persistency to understand what they see.

The idea of a lobby display in Japan is to cover the walls with "stills." Huge movable bamboo poles on which great banners proclaim in Japanese the name of the star, the film, and details of the show are carried in a procession headed by a dreary Japanese band for three hours, up and down the streets, and are then stuck in the sidewalk in front of the theater.

One sees shop-girls and office-girls among the movie fans in a Japanese theater. They are demure, polite, giggling little beauties, usually two girls together. In Japan there is no flirting. Although the theater is in total darkness during a movie performance there is never any disturbance in the house. The men usually go to the theater in European clothes, but the girls still wear the native Japanese dress, with the beautiful arrangement of the hair that is so universally admired. They applaud freely, and they laugh quite as boisterously as the movie fans of European countries.

A Chinese movie audience is like a calm sea of human beings; they pour in and out of the theaters in huge crowds. I remember seeing an audience of Chinese movie fans leaving a theater that held about two thousand people. When that many had left they still came pouring out of the exits. There must have been five

thousand people at least. I asked for an explanation of the phenomenon, and discovered that a crowd of standees had been admitted behind the screen for a small price. The fact that they saw the action of the movie reversed didn't seem to worry them. They had all enjoyed it quite as much as those in front of the screen.

In the cheaper native theaters a brief hand-bill printed in Chinese is distributed that tells the story of the film. At the matinees, as in our own country, the movie fans are women and children, usually wearing the native dress. Often they are covered with valuable jewelry, necklaces, bracelets, rings.

In the Strait Settlements, the Dutch East Indies, the movie fans are few and far between, because the population is scattered among the big rubber plantations. Recently the owners of these plantations have arranged for special performances of motion pictures free to their employees.

The Filipino is an ideal movie fan; his emotional nature, his native cleverness in understanding a serial even if he cannot read the sub-titles in Spanish, make him an enthusiastic spectator. The Filipino goes to the movies in a costume resembling B. V. D.'s. The women wear the native skirt of some glaring color, the bodice with its huge angel sleeves wired so as to stand out straight from the arm.

In India the best movie theaters are found in Singapore, Rangoon, Calcutta. Bombay, also, is particularly fortunate in good theaters. The men all wear the native costumes; they haven't yet reached the temptation of wearing European clothes. Indian women come to the theater in closed vehicles, heavily veiled. They are admitted by special entrance where the men cannot see them and occupy boxes in front of which are opaque net curtains, something like mosquito netting. When the lights are on in the theater, they are invisible. As soon as the lights go out they lift the curtain in the darkness of the theater and enjoy the picture.

The Orient is just being explored by the movie industry; there are millions of movie fans waiting to be converted.

How Much Does Your Soul Weigh?

(Concluded from page 170)

not only the simple reality of the phenomena, but also the laws underlying them—HOW they are produced. Instruments to detect the action of thought and the human will are to be employed. Changes occurring in and about the subject's body when in trance, hypnosis, somnambulism and kindred states, will be tested. It is possible that we may, by these means, discover the processes accompanying thought and the very secret of life itself. Who knows?

It is our hope to endow the laboratory from funds provided by those interested in its objects. If astronomy can attract substantial sums for the study of suns billions of miles away, the scientific study of the mind and spirit of man himself should enlist equal support.

With adequate financial support to equip the Psychological Laboratory, as it should be equipped, with suitable instruments, it will then be the aim of the institution to "naturalize the supernatural" to a great extent. The intention of the investigators is to discover, if possible, the underlying causes of these phenomena and thus throw new light upon the inner constitution of man. All the results of modern science will be employed to this end, and it is our belief that we may, in this way, not only succeed in discovering facts of the utmost value and importance, but also apply these truths to the mental, physical and spiritual betterment of man—thereby making life more efficient and purposeful.

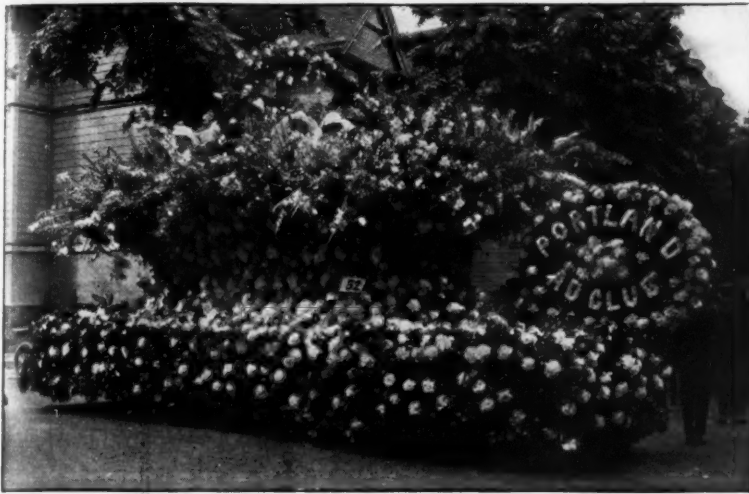


PHOTO BY A. M. PRENTISS

This beautiful entry of the Portland Ad Club won the Grand Prize at the Fourteenth Annual Rose Festival held recently at Portland, Oregon.

Where and How Would You Be Born?

(Concluded from page 154)

to be such to steam ahead of his climate.

On the other hand, too cold a climate is equally a deterrent to achievement, because one uses up too much energy in merely contriving to keep warm. Investigations by scientists show that the southern part of New England is in the belt of the most favorable climate in this country and it is, perhaps, significant that in the list of men whose names have been embalmed in "Who's Who in America," the number coming from New England is out of all proportion to the population of that section, or its geographical area.

One investigator insisted that too equable a climate is not desirable. Neither is dry air conducive, in the long run, to mental effort. A climate having changing seasons, with fairly cold winters, and not too long a period of heat in summer with a reasonable amount of moisture in the air, seems to be ideal. It must not be understood, however, that every geographical area where these conditions prevail is going to have a high percentage of fame through its population, because, after all, climate is only one factor in the situation.

It is indeed surprising, every now and then, to note what a lot of theories generally accepted as true are entirely unfounded. Nearly everybody believes that sons of ministers labor under a terrible handicap and are rather more inclined than other boys to turn out badly when they reach manhood. This is entirely contrary to the facts. A few years ago out of about 12,000 names selected at random in "Who's Who in America," it was found that the fathers of nearly 1,000 had been clergymen. No other single profession or occupation can show so high a batting average. In "An English Dictionary of National Biography" the names of ministers' sons appear 1,270 times, while the sons of lawyers are there only to the number of 310 and the sons of doctors tote up only 350.

There are a number of plausible explanations for all this. In the first place, the average minister has, presumably, a fairly good education and good books in his home. The home atmosphere is one of more or less idealism, good conversation and clean language. Then there is the fact that the average minister usually works at home and is able to keep an eye on the habits and behavior of his sons. He is especially insistent upon good deportment, because he knows that his son will be more open to criticism than if he were the son of a shoe salesman or of the town's leading burglar. Moreover, the minister's son usually has the advantage of a painstaking mother who regards her job as mother seriously and works at it. I think I am not over-stating the case when I say that it is almost exceptional to find a minister's wife who is a jazz dancer and correspondingly frivolous.

All this is not intended to show that to become great, a man being re-born should pick a preacher for his father. But the fact is evident that if one's parents can provide a reasonably intellectual atmosphere, the chances for success are just that much improved.

These observations seem to show that there are too many factors entering into a man's chance of success for any one to be of primary consequence. Heredity may make a difference, but its influence is comparatively small. A man may live in an unfavorable climate, but this may be more than offset by his chance for a good education. Or one may lack the means to obtain the leisure that would be a tremendous help to him, but he may at any rate grow up in a home where the atmosphere is harmonious and where he acquires high ideals that are of value throughout his life.

It is unusual for any one to have so many untoward conditions incident to his birth and up-bringing that he has not a reasonable chance to do something in which his children can take pride.



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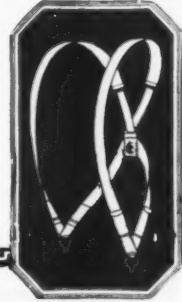
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FROM the purely economical standpoint, the proposed limitation of armaments by the nations is extremely desirable. Militaristic preparations of whatever nature involve mainly non-productive outlays. These are not, primarily, investments which develop the resources or add to the wealth of a country, though sometimes they may, unintendedly, do so. The capital employed in this way yields no interest or dividends, and is generally sunk and lost. It is, therefore, wasted, except in rare instances when it indirectly promotes an industrial advance or prevents war by increasing the means of offense and so awing an aggressively inclined nation. Armament cost is far from being always the equivalent of an insurance premium.

The amount of money that has, in the economic sense, been thrown away in preparing for and conducting wars, just and unjust, since the dawn of history, is immense and appalling. Certain sociologists estimate that if these wasted funds had been intelligently handled it would have been possible to banish poverty and disease from the world. Certainly the destruction of this capital has been a fearful handicap to human progress. The great and burdensome national debts were almost wholly contracted through wars. Now, war has grown to be so expensive that it threatens universal bankruptcy, unless it shall be restricted to a minimum. The late world conflict cost more than all preceding international fights put together. It impoverished millions of persons, and enriched comparatively few. Economically, it was a curse to both winners and losers. Any future affair of the kind will be still more destructive and costly. Their material welfare would best be served if all nations should henceforth strive to settle their disputes by peaceful methods.

The practical common sense of the American people now clearly appreciates the necessity of limiting or reducing armaments. When it is stated that over 90% of our government expenditure is due to past war operations, sequels to the same and preparations for coming strife, the folly of keeping up the old-time attitude toward war is clearly evident. Popular sentiment expressed itself so strongly of late that a somewhat reluctant Administration forebore to oppose the Borah resolution providing for a naval disarmament conference between the United States, Great Britain and Japan, and going further than this, the Administration has sought a conference of all the great powers with a view to diminishing armaments in general. This will be

a good and inspiring step for all concerned.

Whether the United States could safely by itself proceed to disarm may be open to question, but if all the great powers in concert should stop the mad race for more fighting equipment and larger armies and navies, neither they nor any other nation could be endangered. In fact, such an arrangement would tend to assure the peace and prosperity of the entire globe.

There are influences which stand in the way of the disarmament movement. These are the old tradition of international relations and the interests of those who manufacture munitions and arms. But the tide of progress bids fair to be too strong for these to check it. The benefits of disarmament so far as it can reasonably be carried out, are not merely theoretical, but real and tangible. They touch the pockets of tax-payers most emphatically. Disarmament surgery would produce a far greater saving in government expenditures than economy in any other line.

Disarmament, then, is one of the prerequisites of the return of sound prosperity to the United States. Any measures taken in its direction should create public hopefulness and confidence. The industrial, financial and commercial worlds would respond most favorably to a policy which would insure a tremendous lowering of taxation. On the securities market a disarmament movement would have so salutary and strengthening an effect that every investor should devoutly wish to have it come to pass.

Answers to Inquiries

B., New Athens, Ill.: The Calumet and South Chicago Ry. Co. first 5's appear reasonably safe, since the company earns enough to pay dividends on stock.

M., Mechanicburg, O.: I do not consider American Linseed common in the light of an "investment." It has paid no dividends since March last and then only $\frac{3}{4}$ of 1 per cent.

R., Hurley, Wis.: The Endicott-Johnson Co. has felt the depression of the times, but it seems to be earning sufficient to maintain dividends. The common stock paying 5 per cent. is well regarded as a business man's purchase.

H., Mebane, N. C.: American Cotton Oil common, Cuba Cane Sugar common, and Pierce-Arrow common have all been in the dividend-paying class, but owing to falling off in earnings they had to stop making returns to stockholders. These stocks are highly speculative just now and look like long pulls.

B., Pittsburgh, Pa.: As the Chicago, North Shore and Milwaukee Railway Co. is paying no dividends and has a small working capital, it would seem advisable to exchange the company's bonds for Northern Ontario Light & Power Company's 6's. The latter organization pays dividends on preferred.

K., Crafton, Pa.: Carib Syndicate is to be succeeded by the Carib Co. The Texas Co. has acquired a controlling interest and will advance money to the Carib Co. to carry on operations. The Carib company has large holdings and may in time develop into a profitable enterprise, but the stock is at present speculative and seemingly a long pull.

M., St. Louis, Mo.: It does not seem improbable that Atchison may some day sell at 100 and N. Y. Central at 90. That depends on the future railroad situation. The roads have better prospects now than they had some time ago, but no immediate sharp advance in the prices of their

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stocks is looked for. Some observers think that we shall have a stronger stock market at the end of the year. It seems advisable to hold your railroad shares awhile longer, and the same is true of Westinghouse Electric stock.

J., Indianapolis, Ind.: The show of earnings recently by the Illinois Central Railroad makes its stock appear like a good business man's investment. The stock might be acquired as part of a diversified investment scheme. American Tel. & Tel. cv 6's due in 1925 and Northern Pacific-Great Northern joint 6 1/2's may be had in the denomination of \$100. There are three sets of Union-Pacific 4's. The lowest denomination of each is \$500.

R., Ashton, Ia.: The depression in the steel business is likely to end sometime, now that wages and prices are being cut materially. The latest reports of Bethlehem Steel's earnings are good and indicate a probable continuation of dividends on common. Wilson & Co. is one of the strong and prosperous packing concerns and its first mortgage 6's have a high rating. B. & O. convertible 4 1/2's are equally secured with the ref. and gen. bonds and are legal purchases for savings banks in New York, Massachusetts and Connecticut.

E., Brownsville, Pa.: The Otis Elevator Co. reports prosperity and that it will be able to maintain the 8 per cent. dividend on common stock lately increased by 50 per cent. The common stock looks like a sound business man's investment. The Hupp Motor Corp. seems able to earn its dollar a year dividend, which makes a good return on present market price. It is a fair purchase. I would not advise anybody at this time to buy U. S. Steel or any other stock on margin. The recent tantrums of the market should be a warning to speculators. In itself Steel common is meritorious. You had better buy outright, if at all.

D., Raritan, N. J.: The Milwaukee Electric Railway and Light Company's twenty-year 7 1/2 per cent. ref. and first mortgage bonds are an attractive public utility issue. The bonds are coupon in denominations of \$500 and \$1,000. They are redeemable in whole or in part by lot beginning with June 1, 1922. The company pays the Federal normal income tax up to 2 per cent. and the four mill tax for holders in Pennsylvania. The bonds become a first lien on the company's entire property by Dec. 1, 1931. Earnings for ten years have averaged more than twice interest, and the company is paying 8 per cent. on common stock. These bonds were offered lately at a price to yield over 8 per cent.

M., Clifton Forge, Va.: In investing the several thousand dollars of your surplus you will find safety in diversifying. Among stocks and bonds that you might consider are the following, which have a reasonable amount of safety and will net you 6 per cent. or more: Real estate first mortgage bonds, U. S. of Brazil's, Union Pacific common, Bethlehem Steel 8 per cent. preferred, American Woolen preferred, Standard Oil of N. J. preferred, Northern Pacific-Great Northern 6 1/2's, N. Y. Central deb. 6's, U. S. Rubber first and ref. 5's. Of course the future price of Virginia-Carolina Chemical stock depends on the prosperity of the farmers, who are the main customers of the chemical company. The dividends on both classes of stock have been suspended, but the position of the company should grow better in time.

New York, July 23, 1921

Free Booklets for Investors

Booklet L, explaining the operation of puts and calls in the stock market, will be mailed to any applicant by William H. Herbst, 20 Broad St., New York City.

S. H. Wilcox & Co., 233 Broadway, New York, dealers in puts and calls guaranteed by members of the N. Y. Stock Exchange, will send their descriptive circular L to any interested party.

"The Bache Review" has helped many investors and business men on the way to success, with its helpful and reliable suggestions and advice. Copies free on application to J. S. Bache & Co., members N. Y. Stock Exchange, 42 Broadway, New York City.

The fluctuations of Mexican Petroleum not long ago gave it the title "Puzzle of Wall Street." This stock is fully discussed in a special article in "Investment Survey No. 56," which, together with "40 Payment Booklets S-6," will be sent upon request by Scott and Stump, specialists in odd lots, 40 Exchange Place, N. Y.

Based on income-producing city property valued at twice their face amount, Investors Bonds are well secured and make the liberal yield of 7 per cent. Full particulars regarding these securities may be obtained by sending for booklet No. 1-129 to the Investors Co., Madison and Kedzie State Bank, Chicago, or the Inter-Southern Bldg., Louisville, Ky.

A new and interesting pamphlet, issued by G. L. Miller & Co., Inc., 115 Hurt Bldg., Atlanta, Ga., tells a good story, "Two Men and Their Money." It relates how these men invested their savings and with what results. The tale will appeal to enterprising investors. Write to the company for a copy of the pamphlet. The company deals in first mortgage real estate bonds sold at prices to yield 8 per cent., and sells them on the partial payment plan.

The railroad situation seems to be on the way to definite improvement. Railroad stocks at this time offer investment opportunities that many shrewd buyers are seizing. A guide in making the best selections is found in the "Market Review," containing up-to-date analyses of different railroads, as well as of other companies, and which upon request for LW-69 will be supplied by E. M. Fuller & Co., members Consolidated Stock Exchange, 50 Broad St., New York City.

Many investors and speculators are wondering whether the stock market is getting into shape for a substantial recovery. Prices are at unusually low levels and there are signs that business conditions have changed for the better. Charles H. Clarkson & Co., 66 Broadway, New York, have prepared and will send to any address bulletin LW-59, describing a number of railroad stocks now in a very strong position and inviting as purchases. The firm will also forward its interesting booklet "Thrift-Savings-Investment."

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(Concluded from page 165)

small amounts, usually a few hundred dollars, and the plea of the detected embezzler frequently is that he needed medicine or food or other necessities. I know that sometimes this plea is disingenuous, but again it is well-founded, and when so, in the last analysis, the employer should accept some measure of the responsibility.

"The largest amount of loss, though not the largest number of cases, comes through speculation. These occur only to officials of considerable standing and length of service. We have not yet found the way to eliminate such peril, only we find, usually, after the embezzler is apprehended, that he conformed to the ordinary standards of respectable living. These embezzlers of large amounts are usually careful of speech and dress. Often they stand well in church and other respectable community work. Usually they are either unmarried, divorced or living a dual life.

"The experience of embezzlers with women is worthy of attention. I have known thousands of their stories. They are pitifully alike. They begin taking money for speculation—"borrowing" they call it, expecting to repay out of winnings—and spend part of it on the women who have lured them. But the queer part of it comes when they are detected, for then the women invariably desert them.

"The men steal for the women, and the women share the money, but never the punishment. I have always found these women for whom men embezzle to be indifferent or cruelly hard when faced with the perils of detection.

"It is a different matter when a poor clerk steals a small amount for necessities for his wife. Then she usually stands by him. I often make this a test as to whether or not his statement of the reasons for his defalcation is true or manufactured.

ANOTHER instance of the contrariness of accepted standards is in dressing. The good dresser is not always a good risk. On the contrary, the modest dresser, whatever else his qualifications, is likely to be honest. Recently we caught one of our biggest defaulters, a man who had taken over a quarter of a million—through his habit of shaving twice a day.

"Also, we regard the remittance man a poor risk. The fact that he is receiving regularly money outside of his salary, instead of insuring his reliability, we find, breaks down some of the barriers of character.

"Another element that has entered recently and unexpectedly into our calculations is prohibition. Now, I believe in prohibition, both in theory and in practice. I believe it has benefited us in many ways which are incalculable. Yet we have had several cases in which the plea of the defaulter was that the rising cost of whiskey forced him to steal. These cases were all of "silent topers." We have none yet of the convivial or social type, which adds to my theory that it is the silent person, not the voluble one, whom you must suspect. The "silent

topers" who for years were accustomed to leave work periodically for a day or two and get full alone, finding it necessary to pay \$8 or \$10 a bottle for whiskey that formerly cost \$1.50, in several instances that have come before us recently have stolen from employers rather than become teetotalers."

"What nationality do you consider the best risk?"

"The Chinese, though we deal with very few of them. After the Chinese come Dutchmen, then native-born Americans. We find the American a better risk than the European, and the North European a better risk than the South European."

"THEN," said I, by way of summing up for the surety expert, "if a man wants an absolutely A1 employee for a position of trust he had better find an elderly, fat, married profane Chinese crank. Is that it?"

"I don't think we would hesitate to bond such a man," replied Mr. Joyce, "although as a matter of fact, you have put the cart before the horse. We don't go about our investigations that way. We go on a man's record and his recommendations. We don't ask anything about his physical characteristics, his mental habits or more than his obvious and open associations. What I have told you is the result of my observations of thirty years in dealing with embezzlers."

"Do you mean that you could not reduce these various rules of yours to writing and give them to another man to work out?"

"Certainly not. You cannot go by rule in picking risks or choosing help. For instance, a man sat before me during the war in the chair you are occupying. He wanted a bond on a contract that he said would profit him over a million dollars. By all the rules we should have given it to him. His record, his recommendations his statements seemed to justify it. There was nothing in what he said, or in any of the papers he presented, or in any of his references, to warrant us in refusing his application. Yet there was a suspicious evasion of his eyes while talking that planted a doubt in my mind. I held up his application for a few days, started a new line of investigation and found that he had been lying. This man did not get his surety bond from us. If he had gotten it, we would have lost a large amount."

I recalled having discussed with Mr. Andrew W. Mellon, now Secretary of the Treasury, in his bank in Pittsburgh some months ago his rules for selecting enterprises worthy of financial backing. He could give none. He said he had only one test for lending money—instinct. I asked Mr. Joyce if he had any infallible rule for choosing men of trust, and if so, what it was.

"There is no rule," said he, "I go only by instinct. What I have told you is only to prove how impossible it is to make rules. Never trust a man no matter whether he is an employee of yours or not if he attempts to defraud some one in your interest. He who steals for you will steal from you."

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go to the movies in this country; and say what you will about the quality of the average motion-picture production, it has an influence more profound, more deeply-rooted than the printed word, and is spread over a wider territory.

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